



Habib Bank Zurich plc



Tariff Book

Sirat Business Accounts

Payments from your account

Cash paid out of your account	£0.40 per £100.00 withdrawn
Standing Orders	£1.00 per payment
Payments by BACS 'GBP only'	£2.00 per payment
Funds transfers by CHAPS 'GBP only'	£20.00 each (within UK) £30.00 each (outside UK)
Funds transfers by CHAPS (Online Banking) 'GBP only'	£15.00
Faster Payment Service – Manual 'GBP only'	£5.00
Faster Payment Service – Online Banking 'GBP only'	Free

Remittances

Remittance enquiry charge	£10.00 per enquiry
SWIFT confirmation (where you request a copy of a SWIFT confirmation to be sent to you by fax or email)	£2.00 per confirmation request
Transfer of funds abroad by SWIFT in any currency 'Any remitting currency other than GBP'	0.2% per transfer £25.00 minimum £50.00 maximum
SWIFT Payments returned unexecuted by the receiving bank	£15.00 each + charges levied by the receiving bank, if any, in actual

Note: Where electronic payments to your account are received before 16:00 hours, they will be processed on the same day. For electronic payments from your account, the following will apply:

- Pound Sterling payment instructions received after 16:00 hours will be processed the next business day.
- Please contact your branch for details of cut-off times for payments in any other currencies.

Payments into your account

Cash paid into your account	£0.40 per £100.00 deposited
Incoming telegraphic transfers	£2.00 each
Special Cheque Presentation (local cheques paid into your account, sent by us direct to another bank/branch for payment)	£10.00 per cheque

Cheque collection fee

Foreign collections (where cheques or drafts drawn on banks abroad are paid into your account)	2.5% per item £10.00 minimum £30.00 maximum + correspondent bank charges, where applicable
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Transaction charges

All debit and credit transactions that take place in an account with a credit balance	£0.80 per transaction
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Note: These charges are payable in addition to all other charges mentioned in this Tariff Book. These charges will be recovered on 25th of every month.

Late Payment Fee

Late Payment Fee (The Bank will charge you this fee if you delay making any payment due to the Bank. The fee will be donated to charity after we deduct any actual costs incurred in sending you any letters and/or making any calls.)	£10.00
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Banker's drafts

A cheque issued by us in Pound Sterling, payable in the UK	£10.00 per draft
Pounds Sterling Drafts drawn on us by our branches/correspondents abroad	£10.00 per draft
Other currency Drafts issued by Habib Bank Zurich plc drawn on our branches/correspondents abroad	£10.00 per draft

Unpaid items

Cheques, Direct Debits and Standing Orders on your account which we are unable to pay due to lack of funds	£25.00 per item
Stopped Cheque (your instruction to us not to pay a cheque issued by yourself)	£20.00 per cheque
Cheques returned by us (cheques drawn on your account, returned unpaid by us for any reason other than those stated above)	£10.00 per cheque
Cheques returned to us (cheques paid into your account, returned unpaid to us by another bank or branch)	£10.00 per cheque

Account opening

Account opening Fee for Companies/legal structures incorporated/established outside the UK	£3,000
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Minimum aggregate balance charges (current and saving accounts)

Companies/Legal structures incorporated/established in the UK

A minimum aggregate balance of £10,000 or equivalent 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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Companies/Legal structures incorporated/established outside the UK

A minimum aggregate balance of £25,000 or equivalent is required to be maintained in the account

Less than £25,000 (or equivalent in other currencies) average aggregate balance of deposit in all accounts	£100 (or equivalent in other currencies) per month
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Note: Legal structures include partnerships, trusts and sole traders

Foreign exchange

Sale or purchase of foreign currency notes	As per prevailing rate of exchange
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Safety deposit lockers

Annual rent per small locker	£150.00 + VAT
Annual rent per medium locker	£200.00 + VAT
Annual rent per large locker	£300.00 + VAT
Annual rent per extra large locker	£400.00 + VAT
Locker key deposit (refundable)	£200.00
Locker breakage fee	£300.00 + VAT

(Safety deposit lockers are available only for companies incorporated in the UK)

Debit card

Limits ¹	United Kingdom	Internationally
Cash Withdrawals ²	Max £300.00 daily	Max £300.00 (equivalent) daily
In-Store Purchases	Max £5,000.00 daily	Max £5,000.00 (equivalent) daily
Online	Max £5,000.00 daily	-
Over-the-Phone	Max £2,000.00 daily	-
Charges	United Kingdom	Internationally (foreign currency loading fee)
Cash Withdrawals ³	Free	2.5% transaction fee + £2.00 cash fee
In-Store Purchases	Free	2.5% transaction fee
Online or Over-the-Phone	Free	-

¹ All limits are subject to there being adequate funds in the account to cover the transaction.

² Some ATM operator's single transaction limits may vary, however the maximum limit set by Habib Bank Zurich plc will not be more than £300 in any 24 hour period.

³ Some ATM operators may charge a withdrawal fee which is not levied by Habib Bank Zurich plc.

Cheque books

Issuance of a new cheque book	Free
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Statements

Your regular statement of account	Free
Duplicate of your last printed statement	Free
Duplicates of any earlier statements	£2.00 per sheet £5.00 minimum

Balance Certificates

Where you require a written Balance Certificate, confirming your account balance on a particular date	£10.00 per certificate
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GSM Service

For each text message we send you	£0.10
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Bank Reference/Status Report

An enquiry on your behalf about the credit worthiness of your business, customers or suppliers	£10.00 + VAT each + additional costs incurred, if any, at actual
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Audit Letters

Where we are requested to supply details of your accounts to your accountants	£25.00 + VAT each
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Correspondence Charges

Note: Unless expressly stated as otherwise

Fax charge	£2.00 per 10 pages or part thereof
Postage charge (subject to weight and destination)	Actual £5.00 minimum
Courier charge (subject to weight and destination)	Actual £10 minimum for UK destinations £30.00 minimum for foreign destinations

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 the purpose of conformity, all charges, fees and costs listed in this Tariff Book are denominated in Pounds Sterling. 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.



Habib Bank AG Zurich is the trading name of Habib Bank Zurich plc.
Registered office: Habib House, 42 Moorgate, London EC2R 6JJ.
Registered in England and Wales: Company registered number: 08864609.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority under registration number 627671.
Habib Bank Zurich plc is covered by the Financial Services Compensation Scheme.