

Schedule of Charges

Table of Contents

	Page No.
1. Trade Services	1
1.1 Import Letters of Credit	1
1.2 Export Letters of Credit	2
1.3 Inward Documentary Collections	2
1.4 Outward Documentary Collections	2
1.5 Reimbursement Commission	3
1.6 Bank Guarantees, Bid / Performance Bonds	3
1.7 Foreign Bills Purchased	3
2. Funds Transfer (other than to Pakistan)	3
2.1 Money Transfer by SWIFT	3
2.2 Funds Transfer at the request of banks / financial institutions	3
2.3 Issuance of Payment Orders / Bankers payments	3
2.4 Chaps (on behalf of customers / correspondents)	3
2.5 Amendments - all remittances (customers / financial institutions)	3
2.6 Clean Collections	4
2.7 Cover Payments (for export proceeds only)	4
2.8 Pension Payments	4
2.9 BACS	4
2.10 Remittance Enquiry (not caused by HAIB)	4
3. Funds Transfer (to Pakistan)	4
3.1 Home remittances to Pakistan in PKR (non-commercial)	4
3.2 Remittances to Pakistan in PKR (commercial)	4
3.3 Non-rupee remittance to Pakistan (all customers)	4
4. Minimum Balance	5
4.1 Current and Savings Accounts	5
5. Business Account Tariff	5
5.1 Cash Handling (GBP)	5
5.2 Cash Handling (US\$)	5
5.3 Business and Overdraft	5
6. Personal Account Tariff	5
6.1 Cash Handling (GBP)	5
6.2 Cash Handling (US\$)	5
7. Miscellaneous	5
7.1 Cheques / Direct Debits returned unpaid by us due to inadequate balance	5
7.2 Cheques deposited by customers for clearing/ collection and returned unpaid	5
7.3 Cheques collected through Special Presentation	5
7.4 Standing Order	5
7.5 Stop payment Instruction on cheques	6
7.6 Duplicate Statements	6
7.7 Balance Confirmation – addressed to customer	6
7.8 Audit Certificate	6
7.9 Request for obtaining personal record of account	6
8. Interest paid on various types of accounts	6
8.1 Current Accounts	6
8.2 Savings Accounts	6
8.3 Term (Fixed) Deposit Accounts	6
9. HBL UK Debit Card	7
10. Base Rate	7
11. Interest rates & administration charges on overdrafts & loans	7
11.1 Arrangement fees on overdrafts and loans	7
11.2 EOL (Excess Over Limit)	7
11.3 Temporary overdrafts	7
11.4 Administration charges (default management)	7

Schedule of Charges

Effective from: **1st April 2010**

The Schedule lists standard transaction charges applicable to services provided by the Bank. The Bank reserves the right to modify these charges at its own discretion on giving reasonable notice. For further clarification, please see the Banks Terms and Conditions which is available on our website www.habibbankuk.com and also available on request.

No	Transaction / Service	Charges
1.	Trade Services	
1.1	Import Letters of Credit	
1.1.1	Letters of Credit (LC) - sight / usance / back-to-back	0.375% per qtr or part thereof (min: £75 or \$150 or €105)
1.1.2	Amendment in LC – sight / usance	£35 or \$70 or €50 flat plus transmission cost (see 1.1.11 below)
1.1.3	Amendment in the period or enhancement in the value of LC	0.375% per qtr or part thereof (min: £75 or \$150 or €105)
1.1.4	Commission against usance LCs	0.375% per qtr or part thereof (min:£75 or \$150 or €105) (commission charged at the time of acceptance. In case, charges are on beneficiary than acceptance commission will be recovered at the time of payment)
1.1.5	Cancellation of LC	£75 or \$150 or €105 Chargeable if a credit is cancelled during the period of validity
1.1.6	Scrutiny of documents / payment commission	0.25% flat (min: £75 or \$150 or €105)
1.1.7	Discrepancy advising / acceptance fee	£50 or \$100 or €70 recoverable from beneficiary
1.1.8	Issuance of delivery orders:	
	- Collection by hand or post	£15 or \$30 or €20
	- Day delivery by bike courier	£60
1.1.9	Discounting of own acceptances	Negotiable on case-to-case basis
1.1.10	Payment against documents	Customer is expected to provide funds on receipt of import documents. Where the Bank effects payment creating an over draft, interest will be charged from the date of lodgement @ 18% p.a. or as agreed
1.1.11	LCs, Amendments, Acceptances / Transmission fee	- Telex, SWIFT or Courier £50 or \$100 or €70 - By airmail £15 or \$30 or €20
1.1.12	Documents sent to issuing bank	£50 flat or dependent on weight (of the documents) whichever is higher
1.2	Export Letters of Credit	
1.2.1	Advising Export LC	£65 or \$130 or €90
1.2.2	Advising amendments of Export LCs	£30 or \$60 or €35
1.2.3	Negotiation / payment under Export LCs	0.25% flat (min: £100 or \$200 or €140)
1.2.4	Handling charges for discrepant documents	£50 or \$100 or €70
1.2.5	Assignment of proceeds Export LCs	0.375% flat on the value (min: £100 or \$200 or €142)

No	Transaction / Service	Charges
1.2.6	Transfer of Export LCs	0.375% flat on the value (min: £100 or \$185 or €152)
1.2.7	Adding of confirmation /acceptance commission	- Charges vary depending on country / bank Risk (min: £200 or \$400 or €80). Collected on a monthly basis or otherwise as agreed - for sight LCs: up to expiry of LCs - for usance (DA) LCs: up to end of usance period
1.2.8	Discounting / Financing of acceptances under LCs accepted by banks	Negotiable on case-to-case basis depending on the availability of lines & country / bank risk
1.2.9	Documents sent to other banks under restricted LCs	£50 or \$100 or €70
1.2.10	Payment charges	Refer 2.1 and 2.2
1.2.11	Cancellation of LC	£75 or \$150 or €105
1.2.12	Payment against document	Customer is expected to provide funds on receipt of import documents. However where the Bank effects payment creating an overdraft, interest will be charged from the date of lodgement @ 18% p.a. (or as agreed) up to receipt of payment
1.3	Inward Documentary Collections	
1.3.1	Document against payment (sight)	£50 or \$100 or €70 flat plus fund transfer charges
1.3.2	Documents against acceptance (usance)	£75 or \$150 or €105 flat plus fund transfer charges
1.3.3	Issuance of delivery order	£15 or \$30 or €20 flat
1.3.4	Overdue / unpaid / unaccepted bills – Tracers / reminders	£15 or \$30 or €20 per month or part thereof, per collection item
1.3.5	Documentary Bills received on collection basis returned unpaid	£65 or \$130 or €90 flat
1.3.6	Postage / Courier	- By airmail: £15 or \$30 or €20 per collection item - By courier: £50 or \$100 or €70 per collection item
1.3.7	Payment charges	Refer 2.1 and 2.2
1.4	Outward Documentary Collections	
1.4.1	Documents against Payment	£50 or \$100 or €70 flat plus collecting bank charges
1.4.2	Documents against Acceptance - usance	£75 or \$150 or €105 flat plus collecting bank charges
1.4.3	Tracers / reminders for fate of documents	£25 or \$50 or €35 per tracer
1.4.4	Documentary Bills sent on collection basis received unpaid	£30 or \$60 or €40 per collection item plus other bank charges
1.4.5	Postage / courier	- By airmail: £15 or \$30 or €20 per collection item - By courier: £50 or \$100 or €70 per collection item
1.5	Reimbursement Commission	
1.5.1	For each payment up to £10,000 or \$20,000 or €4,000	£30 or \$60 or €40 flat plus funds transfer charges

No	Transaction / Service	Charges
1.5.2	For each payment over £10,000 or \$20,000 or €14,000	£65 or \$130 or €90 flat plus funds transfer charges
1.5.3	LC reimbursement undertaking	As per agreement with the reimbursing bank (min: £100 or \$200 or €140)
1.5.4	Funds transfer charges	Refer 2.1 and 2.2
1.6	Bank Guarantees, Bid / Performance Bonds	
1.6.1	Issuance by HAIB or through correspondents	0.40% per qtr or part thereof plus correspondent bank charges. (min: £75 or \$150 or €105 plus transmission costs)
1.7	Foreign Bills Purchased	
1.7.1	Cheques	Applicable currency LIBOR / Base Rate + 3% p.a. plus collection charges
2	Funds Transfer (other than to Pakistan)	
2.1	Money Transfer by SWIFT	
2.1.1	Sent on behalf of account holders	
	- up to £100,000 or equivalent	£25 / \$50 / €35 flat
	- over £100,000 or equivalent	£50 / \$100 / €70 flat
2.1.2	Sent on behalf of persons other than account holders	
	- up to £50,000 or equivalent	£35 / \$70 / €50 flat
	- from £50,001 to £100,000 or equivalent	£50 / \$100 / €75 flat
	- £100,001 and above or equivalent	£75 / \$150 / €105 flat
2.2	Funds Transfer at the request of banks / financial institutions	
2.2.1	Swift	
	- up to £100,000 or equivalent	£25 / \$50 / €35 flat
	- over £100,000 or equivalent	£35 / \$65 / €50 flat
2.2.2	Issuance of Demand Drafts	
	- up to £10,000 or equivalent	£10 / \$20 / €15 flat
	- over £10,000 or equivalent	£15 / \$30 / €20 flat
2.3	Issuance of Payment Orders / Bankers payments	£15 / \$30 / €20 flat
2.4	CHAPS (on behalf of customers / correspondents)	£25 / \$50 / €35 flat
2.5	Amendments – all remittances (customers / financial institutions)	
2.5.1	TT (Swift) Amendment / Cancellation	£10 / \$20 / €15 flat
2.5.2	Duplicate Draft issuance	
	- up to £500	£10 / \$20 / €15 flat
	- over £500	£15 / \$30 / €20 flat
2.5.3	TT (Swift) enquiry (if delay not due to HAIB or its agent)	£10 / \$20 / €15 flat

No	Transaction / Service	Charges
2.6	Clean Collections	
2.6.1	Clean Collections payable outside UK	\$15 or €15 flat per item
2.6.2	Clean Collections payable within UK	£5 flat per item
2.7	Cover Payments (for export proceeds only)	£15 / €20 flat
2.8	Pension Payments (at the request of other banks)	£3 flat
2.9	BACS	£1 per transaction
2.10	Remittance enquiry (not caused by HAIB)	
	-Financial Institution	£10
	-Individual	£15
3	Funds Transfer (to Pakistan)	
3.1	Home remittances to Pakistan in PKR (non-commercial)	
3.1.1	SWIFT	
	- up to £75	£5 flat
	- over £75	Free of charge
3.1.2	Demand Draft	£10 flat
3.1.3	eRemit (for funds transfer)	£5 (waived if HAIB UK Debit Card used to make payment)
3.2	Remittances to Pakistan in PKR (commercial)	
3.2.1	SWIFT	£25 flat
3.2.2	Demand Draft	£15 flat
3.3	Non-rupee remittance to Pakistan (all customers)	
3.3.1	Swift - beneficiary maintaining an account with HBL / ABL or HAIB correspondent banks	
	- up to £10,000 or equivalent	£15 / \$30 / €20 flat
	- over £10,000 or equivalent	£25 / \$50 / €35 flat
3.3.2	Demand Drafts	
	- up to £10,000 or equivalent	£10 / \$20 / €15 flat
	- over £10,000 or equivalent	£15 / \$30 / €20 flat
3.3.3	Swift– beneficiary maintaining account other than HAIB correspondent	£25 flat plus beneficiary bank charges if any
<i>Note:</i>	<i>Funds received in cash (GBP) will incur cash handling charges (0.5% for GBP & 1% for other currencies)</i>	

No	Transaction / Service	Charges
4	Minimum Balance In GBP or US\$ accounts. "Balance" is defined as the aggregate balance of deposits held in various accounts by a customer. Minimum Balance rule is applicable to all accounts including foreign currency accounts	
4.1	Current and Savings Accounts	
4.1.1	Less than £1,000 (or equivalent in other currencies) average aggregate balance in all accounts	£10 or equivalent in other currencies per month
5	Business Account Tariff	
5.1	Cash Handling (GBP)	Charges recovered at quarterly intervals; March, June, September & December each year
5.1.1	Cash paid in	£0.50 per £100
5.1.2	Cash paid out	£0.50 per £100
5.2	Cash Handling (US\$)	Charges recovered at quarterly intervals; March, June, September & December each year
5.2.1	Cash paid in	US\$1.00 per \$100 (min: \$5)
5.2.2	Cash paid out	US\$1.00 per \$100 (min: \$5)
5.3	Business and Overdraft	Charges recovered at quarterly intervals; March, June, September & December each year
5.3.1	Cheques clearing inwards / outwards	£0.50 / 1% per item, whichever is higher
5.3.2	Direct Debits	£0.50 / 1% per item, whichever is higher
5.3.3	Transfer entries (Debits & Credits)	£0.50 / 1% per item, whichever is higher
5.3.4	Giro Credits	£0.50 / 1% per item, whichever is higher
5.3.5	Account Activity Charges (telephone & incidental works on the account)	On case-to-case basis, levied quarterly
<i>Note: Charged on the basis of number of items deposited</i>		
6	Personal Account Tariff	
6.1	Cash Handling (GBP)	Nil
6.1.1	Cash paid in	Nil
6.1.2	Cash paid out	Nil
6.2	Cash Handling (US\$)	Nil
6.2.1	Cash paid in	Nil
6.2.2	Cash paid out	Nil
7	Miscellaneous	
7.1	Cheques / Direct Debit returned unpaid by us due to inadequate balance	£25 per cheque / Direct Debit
7.2	Cheques deposited by customers for clearing / collection and returned unpaid	£10 per cheque
7.3	Cheques collected through Special Presentation	£15 per cheque

No	Transaction / Service	Charges
	instead of Clearing	
7.4	Standing Order	£2 per item (plus normal remittance charges)
7.4.1	Unpaid Standing Order	£10 per item
7.4.2	Unpaid Direct Debit	£25 per item
7.5	Stop payment instruction on cheques	£15 per instruction.
7.6	Duplicate Statements	
7.6.1	Current Accounts (Personal, Business & Others)	£2 per sheet
7.6.2	Saving Accounts	Nil
7.7	Balance Confirmation – addressed to customer	£10 flat
7.8	Audit Certificate – including other information provided to external auditors at the customers request	£25 flat
7.9	Request for obtaining personal record of account	£10 flat
8	Interest paid on various types of accounts Interest rates applicable on various types of accounts are available at each branch location and displayed at the notice board	
8.1	Current Accounts	No interest is paid on credit balances held in current accounts
8.2	Savings / Savings Plus Accounts	<ul style="list-style-type: none"> - Interest is calculated on daily cleared balances - Interest is paid half yearly on the last working day of June and December each year - Interest is paid after deduction of tax at the applicable rate. Account holders not ordinarily resident in UK or whose total income is below the tax free personal allowance limit can receive interest gross provided that appropriate forms are completed and lodged with the Bank
8.3	Term (Fixed) Deposit Accounts	<ul style="list-style-type: none"> - Interest is calculated and credited at the roll-over / maturity date i.e; monthly / quarterly / half-yearly / yearly basis depending upon the agreed term. - In case of encashment of term deposit prior to maturity (strictly at Bank's discretion), 2% penalty on the unexpired period of deposit or the interest accrual if lower, will be charged. This charge will be deducted from the principal amount plus accrued interest at the time of payment - Interest is paid after deduction of tax at the applicable rate. Account holders not ordinarily resident in UK or whose total income is below the tax free personal allowance limit can

No	Transaction / Service	Charges
		receive interest gross provided that appropriate forms are completed and held by the Bank
9	HBL UK Debit Card	
9.1	Transactions performed at ATM's	
	- within the UK	Nil
	- outside the UK	2% flat (min: £2)
9.2	Transactions made in a currency other than the account currency	Foreign currency loading fee of 2.5% added to the exchange rate
9.3	Card replacement	£15 per card; first replacement card free
9.4	TOD or EOL (Excess Over Limit)	18% p.a.
9.5	Courier charges (to send Card and PIN to the card holder)	
	- within the UK	Free
	- outside the UK	£20 flat
10	Base Rate	
10.1	HBL Base Rate	As displayed on the Banks website (www.habibbankuk.com) and on the Notice Board of HAIB branches
10.2	UK Base Rate	Bank of England or UK Clearing Bank's Base Rate
10.3	Other Currencies Base Rate	Please refer to your local HAIB Branch
11	Interest rates and administration charges on overdrafts and loans	
	- Interest on overdrafts and loans is charged on the last working day of the month to which it pertains.	
	- Rate of interest on overdrafts and loans would be charged in accordance with the terms agreed per the Facility Letter.	
	- Rates/Charges given hereunder are standard rates but may vary on agreement with the client.	
11.1	Arrangement fees on overdrafts and loans (including annual renewal fee on overdrafts)	Charges will apply on a case-to-case basis as agreed with the Bank
11.2	EOL (Excess Over Limit)	2% p.a. above the agreed rate (or as per Facility Letter)
11.3	Temporary overdrafts	18% p.a.
11.4	Administration charges (default management)	
11.4.1	Default Notice or any reminder letter: £20 / \$40 / €30 flat	
11.4.2	Demand Notice through Solicitors: £50 / \$100 / €70 plus Solicitors fee	
11.4.3	Meetings with customers for discussions on arrears or any default related matter: - on Bank premises: up to maximum of £100 (or equivalent in other currencies) - Off site: up to maximum of £200 (or equivalent in other currencies)	
11.4.4	Deed handling, redemption or borrower related: £100 / \$200 / €140 flat	

No	Transaction / Service	Charges
11.4.5	Discharge: £75 / \$150 / €105 flat	
11.4.6	Holding Deed after discharge: £50 / \$100 / €70 p.a.	
11.4.7	Deed copying: £25 / \$50 / €35 flat	
11.4.8	Inquiry on Deeds requiring written response to customers or Solicitors: £25 / \$50 / €37 flat	
11.4.9	New / revised leases / tenancy agreements of property charged to the bank: £50 plus applicable solicitor fees	
11.4.10	Property valuation / survey fees: Actual	
11.4.11	Property perfection fees: Actual	
11.4.12	Courier charges: Actual	
11.4.13	Service charge (for loan account)	£70 per quarter
11.4.14	Renewal fee	0.5% of the facility value (min: £250)
11.4.15	Interest certificates	£10
11.4.16	Redemption	As per arrangement (min: £250)

Habib Allied International Bank Plc

**Registered as a Plc in England and Wales Company No. 4111095
Registered Office: 63 Mark Lane, London EC3R 7NQ**

**Tel: +44 (0)207 780 1000
Fax: +44 (0)207 702 2779/7228
SWIFT: HABBGGB2L
E-mail: info@habibbankuk.com
Website: www.habibbankuk.com**

Authorised and Regulated by the Financial Services Authority