

# Schedule of Charges

## 2026

Fees and Charges are inclusive of VAT (where applicable) and are subject to change as per the guidelines of the Central Bank of UAE.  
HBL is under Banking license issued by the Central Bank of UAE.

Habib Bank Limited (HBL), Tax Registration Number (TRN): 100034425700003

## 1. Personal Banking

Description	Fee and Charges (Inclusive of VAT, where applicable)
1.1 Account Services	
Minimum Account Balance Fee ( <b>Residents</b> ) – Account Level	
– If the monthly average balance is AED 5,000 or equivalent and above	Free
– If the monthly average balance is less than AED 5,000	AED 105 (per month)
Minimum Account Balance Fee ( <b>Non-Residents</b> ) – Relationship Level	
– If the monthly average balance is USD 50,000 or equivalent and above	Free
– If the monthly average balance is less than USD 50,000	AED 262.50 (per month)
Teller Services (Withdrawal transactions on Saving Account only)	
– Up to 6 transactions per month	Free
– More than 6 transactions per month	AED 10.50 per transaction
(Charges applicable from 7 <sup>th</sup> transaction onwards)	
Account Closure Fee (Relationship level)	
– If the account is closed within six months from the date of account opening	AED 105
– If the account is closed after six months from the date of account opening	Free
– Account Closure Certificate	Free
– Account Closure Statement as per Consumer Protection Regulation	Free
Standing Instructions	
– Standing Instruction setup fee	AED 52.50
– Penalty fee for insufficient funds for standing orders	AED 26.25
– Amendment to Standing Instruction	Free
– Cancellation of Standing Instruction	Free
Other transactions and services related to the account	
– Account Opening Fee	Free
– Dormant account charge	Free
– Bulk cash deposit & withdrawal at teller counter	Free
– Non-receipt of salary	Free
– Courier Charges for delivery within UAE (Applicable on all items, such as, cheque book, statement, letters, advices, certificates, etc.)	AED 52.50
– Courier Charges for delivery outside UAE (Applicable on all items, such as, cheque book, statement, letters, advices, certificates, etc.)	As per Recipient Country and City & Package Weight Minimum AED 210 or as per package weight
– Activation of Dormant/Inactive account	AED 105 per customer
Credit Report inquiry charges for Al Etihad Credit Bureau (AECB) (For cheque book issuance)	AED 36.75
Issuance of letters and/or certificates	
– Account Balance / Maintenance Letter	AED 52.50

Description	Fee and Charges (Inclusive of VAT, where applicable)
– MOFA / CB UAE Attestation – Per document (upon completion of the attestation)	AED 300.00
– No Liability Certificate	AED 52.50
– Release Letter	AED 52.50
– Liability Letter Issued to Government Departments/Embassies	AED 63
– Liability Letter Issued to Financial Institutions	AED 63
– IBAN Certificate	AED 52.50
– Welcome email from branch with IBAN Details	Free
– Bank Statement Verification for External Visa and immigration	AED 26.25 per verification

## 1.2 Statement of Account

### Electronic Account Statement (e-Statement)

- e-Statement for any of the available cycle frequency
- Change of e-Statement cycle frequency
- Cancellation of e-Statement

### Printed Account Statement (Current Account, Savings Account, Term Deposit Account, and/or Fast Transfer)

- On demand Printed Statement for any of the available cycle frequency
- Change of Printed Statement cycle frequency
- Cancellation of Printed Statement

## 1.3 Cheque Book / Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order

### Cheque Book

- 1st Cheque Book (10 leaves)
- Additional cheque book (minimum 10 leaves, maximum 100 leaves)

### Cheque Photocopy (Any date)

### Issuing of a Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order

### Cancellation of a Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order

### Stop Payment of Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order

### Cheque returned drawn on the account (Inward Clearing / Cash Withdrawal at Teller)

### Cheque payable at centers where Central Bank clearing facility is not available

### Returned cheque deposited in own account

### Cheque for collection within the UAE

### Cheque for collection outside the UAE

### Special Clearing Charges

### Counter Cheque Cash Withdrawal

### Cheque received for clearing from other HBL Branch Outside UAE

### Post-Dated Cheque (PDC) dated cheques handling charges

### Withdrawal of PDC (before due date or before presentment)

Description	Fee and Charges (Inclusive of VAT, where applicable)
<b>1.4 Debit Card</b>	
Issuance of 1 <sup>st</sup> Debit Card – Primary Card	Free
Issuance of Debit Card – Supplementary Card	AED 26.25
Replacing lost and/or stolen and/or damaged Debit Card	AED 26.25
Resetting / Reissuance / Replacing PIN code using Printed PIN Mailer	AED 26.25
Resetting / Reissuance / Replacing PIN code using Phone Banking / IVR	Free
Processing fee for foreign currency transactions added to the foreign exchange rate	Up to 2% of the transaction amount
Copy of sales slip	AED 26.25 per slip
<b>Courier</b>	
– Local Courier (Within UAE)	Free
– International Courier (Outside UAE)	AED 315 per courier
<b>HBL ATMs / CCDMs in UAE</b>	
– Cash Withdrawal	Free
– Cash Deposit	Free
– Balance Enquiry	Free
– Mini statement	Free
– Funds Transfer	As per Section 1.5
– Fast Transfer Remittance	As per Section 1.5
<b>Other Banks' ATMs in UAE (UAE Switch)</b>	
– Cash Withdrawal	AED 2.10
– Balance Enquiry	AED 1.05
– Decline Transaction	AED 1.05
<b>Other Banks' ATMs in GCC (GCC Net)</b>	
– Cash Withdrawal	AED 6.3
– Balance Enquiry	AED 3.15
– Decline Transaction	AED 3.15
Usage fee International ATMs (Outside UAE and GCC Countries) – The charges will be as per the host country system or as given below as per Visa International:	
– Cash Withdrawal *	AED 20
– Balance Enquiry	AED 3
– Decline Transaction	AED 3
Processing fee for foreign currency transaction added to the foreign exchange *	Up to 2%

\* This fee is charged in addition to the standard processing fee charged by Visa International and is applicable to transactions performed in any currency other than UAE Dirhams.

Description	Fee and Charges (Inclusive of VAT, where applicable)
1.5 Transfers and Remittances	
Transfers received to HBL Accounts in UAE	Free
AED Currency Transfers to Other Bank Accounts in UAE	
– Remitting Bank <ul data-bbox="228 496 1203 642" style="list-style-type: none"> <li>– From Branch – UAE Funds Transfer System (FTS) AED 5.25 per transaction</li> <li>– From Branch – UAE Instant Payment Platform (IPP) AED 0.50 per transaction</li> <li>– From Online Banking (Mobile App.) UAE Funds Transfer System (FTS) AED 1.05 per transaction</li> <li>– From Online Banking (Mobile App.) UAE Instant Payment Platform (IPP) AED 0.50 per transaction</li> </ul>	
Foreign Currency Transfers to Other Bank Accounts in UAE	
Telegraphic Transfers / SWIFT Transfers for the Charge Codes “SHA” and “BEN”	AED 126 per transaction
Transfers to Bank outside UAE	
Telegraphic Transfers / SWIFT Transfers for the Charge Codes “SHA” and “BEN”	AED 126 per transaction
Correspondent Bank Charges for Foreign Currency Transfers to Other Bank Accounts in UAE or to any Bank outside UAE (Telegraphic Transfers / SWIFT Transfers)	
– For the Charge Codes “OUR” (USD Only)	AED 157.50 per transaction
Fast Transfer – Remittance to Pakistan	
– At Branch <ul data-bbox="228 1215 1203 1405" style="list-style-type: none"> <li>– If remitting amount is less than USD 100 or equivalent AED 10.50 per transaction</li> <li>– If remitting amount is more than USD 100 or equivalent Free</li> </ul> – At ATMs/CCDMs, Phone Banking, Internet Banking, and Mobile App <ul data-bbox="228 1304 1203 1405" style="list-style-type: none"> <li>– If remitting amount is less than USD 100 or equivalent AED 10.50 per transaction</li> <li>– If remitting amount is more than USD 100 or equivalent Free</li> </ul>	
UAE DDS (Direct Debit System) – Paying Bank	
– Confirmation of Direct Debit Authority Request AED 52.50 – Amendment of Direct Debit Authority Request Free – Cancellation of Direct Debit Authority Request Free – Stop Payment of Direct Debit Authority Request Free – Return of Direct Debit Authority Request due to insufficient funds (first attempt) AED 26.25	
1.6 Term Deposit	
Placement of Term Deposit in AED	
Note: Minimum Term Deposit Amount is AED 10,000	Free
Placement of Term Deposit in Foreign Currency	
Note: Minimum Term Deposit Amount is USD 5,000 or equivalent for other currencies	Free
Premature Encashment of Term Deposit	No charges, however prevailing rack rate of respective TDR currency as per the tenor will apply
1.7 HBL e-Services	

Description	Fee and Charges (Inclusive of VAT, where applicable)
e-Statement	Free
e-SWIFT Advice	Free
SMS Alerts	Free
Mobile Banking App, , Phone Banking, and IVR (Fee and Charges for Transfers and Payments, Demand Draft, Cheque Book, Letters, Advices, Certificates, Statement, and Fast Transfer Remittance Services apply as defined in the respective sections)	As per charges stated in respective sections

## 2. Safe Deposit Lockers

Description	Fee and Charges (Inclusive of VAT, where applicable)		
Locker Size	Small	Medium	Large
Size in mm (Height x Width x Depth)	96x205x586	79x273x586	122x273x586
Annual Rental (In Advance) <sup>1</sup>	AED 420	AED 525	AED 1050
Security Deposit <sup>2</sup>	AED 1,000	AED 1,000	AED 1,000
Breaking / Key Replacement <sup>3</sup>	Minimum AED 1,575 or at actual	Minimum AED 1,575 or at actual	Minimum AED 1,575 or at actual
Late Payment Fees <sup>4</sup>	10% of the Rent plus VAT	10% of the Rent plus VAT	10% of the Rent plus VAT

<sup>1</sup> If a customer maintains an overall relationship of USD 100,000 or equivalent in other currency then the Annual Rental Charges for one locker will be waived for the customer. However, all other charges will remain applicable.

<sup>2</sup> Security Deposit is Refundable upon surrendering the locker in its original condition without any due and overdue charges.

<sup>3</sup> Breaking / Key Replacement is for every instance a key is lost and/or replaced.

<sup>4</sup> Late Payment Fees are 10% of the annual rent and will be charged on the number of months, the rent stays overdue.

## 3. HBL UAE Mobile App

Description	Fee and Charges (Inclusive of VAT, where applicable)
Statement Generation	Free
Funds Transfers within HBL UAE	Free
Utility Bill Payment (Etisalat & DU)	Free
Fast Transfer to Pakistan above USD 100/-	Free
Fast Transfer to Pakistan below USD 100/-	AED 10.5 per transaction
Funds Transfer to other banks in UAE – up to AED 50,000	AED 0.50 per transfer
Funds Transfer to other banks in UAE – above AED 50,000 or process through FTS	AED 1.05 per transfer
Credit Card Bill Payment	AED 1.05 per transaction
Demand Draft Request	AED 78.75 per request

#### 4. Business Banking

Description	Fee and Charges (Inclusive of VAT, where applicable)
4.1 Account Services	
Minimum Account Balance Fee – Account Level	
– If monthly average balance is AED 25,000 or equivalent and above	Free
– If monthly average balance is less than AED 25,000	AED 262.50 (per month)
– Account Service Charges - Current Account	AED 157.50 (bi-annual)
– Account Service Charges – Saving Account	AED 78.75 (bi-annual)`
– Activation of Dormant/Inactive account charge	AED 210 per customer
Account Closure Fee (Relationship level)	
– If the account is closed within six months from date of account opening	AED 210
– If the account is closed after six months from the date of account opening	Free
– Account closure certificate	Free
Standing Instructions	
– Standing Instruction setup fee	AED 105
– Penalty fee for insufficient funds for standing orders	AED 210
– Amendment to Standing Instruction	AED 78.75
– Cancellation of Standing Instruction	AED 52.50
Issuance of letters and/or certificates	
– MOFA / CB UAE Attestation – Per document (upon completion of the attestation)	AED 2,150.00
– Balance Certificate	AED 262.50
– Salary confirmation letter to MOL	AED 105 per request
– Issuance of Certificate for Trade License	AED 367.50
– No Liability Certificate	AED 52.50
– Release Letter	AED 52.50
– Liability Letter Issued to Government Departments/Embassies	AED 63
– Liability Letter Issued to Financial Institutions	AED 63
– IBAN Certificate	AED 52.50
– Certificate for confirmation of authorized signatories	AED 52.50
– Bank Statement Verification for External Visa and immigration	AED 26.25
– Account Closure Statement	Free
Clearing and Collections	
– Foreign Cheque for Collection (plus courier charges)	AED 105 per instrument
– Special Clearing Charges	AED 210 per instrument
– Post-Dated Cheque (PDC) handling Charges	AED 21 per instrument
– Withdrawal of PDC (Before due date or before presentment)	AED 21 per instrument
4.2 Term Deposit	
Placement of Term Deposit in AED	
Note: Minimum Term Deposit Amount is AED 10,000	Free
Placement of Term Deposit in Foreign Currency	
Note: Minimum Term Deposit Amount is USD 5,000 or equivalent for other currencies	Free

Description	Fee and Charges (Inclusive of VAT, where applicable)
Premature Encashment of Term Deposit	No charges, however prevailing rack rate of respective TDR currency will apply

#### 4.3 Statement of Account

##### Electronic Account Statement (e-Statement)

- e-Statement for any of the available cycle frequency Free
- Change of e-Statement cycle frequency Free
- Cancellation of e-Statement Free

##### Printed Account Statement

- Change of Statement cycle frequency Free
- On-demand Printed Statement at Branch
  - Up to 6 months AED 52.50 per statement
  - More than 6 months AED 157.50 per statement

#### 4.4 Cheque Book / Cheque / Banker's Cheque / Manager's Cheque / Demand Draft / Pay Order

Cheque Book	AED 1.3125 per leaf
Photocopy of instrument / cheque	AED 105 per instrument / cheque
Issuing of a Bank Cheque / Manager's Cheque / Demand Draft / Pay Order	AED 52.50 per instrument / cheque
Cancellation of a Bank Cheque / Manager's Cheque / Demand Draft / Pay Order	AED 52.50 per instrument / cheque
Stop Payment	AED 157.50 per instrument / cheque
Cheque returned drawn on the account (Inward Clearing / Cash Withdrawal at Counter)	AED 210 per instrument / cheque
Cheque payable at centers where Central Bank clearing facility is not available	Free
Returned cheque deposited in own account	Free
Cheque for collection within the UAE	Free
Received cheque for clearing from other HBL Branch outside UAE	AED 105 per instrument / cheque
Counter Cheque Cash Withdrawal	Free

#### 4.5 Payroll Processing

Salary Processing – Basic Banking Account (BBA) / Wage Protection System (WPS)	As per offer / agreement
RFA at the company request	As per offer / agreement
DCR at company request	As per offer / agreement
WPS account set up charges	As per offer / agreement

Description	Fee and Charges (Inclusive of VAT, where applicable)
SIF Charges [per file]	As per offer / agreement
RFR at the company request	As per offer / agreement
<b>4.6 Transfers and Remittances</b>	
Outward Transfer / Remittance – Local (AED) - UAE Funds Transfer System (FTS)	AED 78.75 per transaction
Outward Transfer / Remittance – Local (Foreign Currency)	AED 105
Outward Transfer / Remittance – International for the Charge Codes “SHARED” and “BEN”	AED 105
Outward Commercial Remittances against Goods “SHARED” or “BENEFICIARY”	AED 210 per transaction
Outward Transfer / Remittance – International for the Charge Codes “OUR” (USD only)	AED 262.5
Outward Transfer / Remittance related Amendment / Enquiry from Beneficiary Banks / OFAC related queries (other than PKR Remittance)	AED 105
Customer Request for Recall of Funds	AED 52.50
Correspondent Bank Charges for Foreign Currency Transfers to Other Bank Accounts in UAE or to any Bank outside UAE (Telegraphic Transfers / SWIFT Transfers)	AED 157.50 per transaction
– For the Charge Codes “OUR”	
Transfers to Other Bank Accounts in UAE (UAE Funds Transfer System)	
– Remitting Bank	
– From Branch	AED 78.75
– From Online Banking	AED 78.75
UAE DDS (Direct Debit System) – Paying Bank	
– Confirmation of Direct Debit Authority Request	AED 52.50
– Amendment of Direct Debit Authority Request	AED 52.50
– Cancellation of Direct Debit Authority Request	AED 52.50
– Stop Payment of Direct Debit Authority Request	AED 52.50
– Return of Direct Debit Authority Request due to insufficient funds	AED 105
<b>4.7 Others</b>	
Trade License Expired (more than two months)	AED 262.50 (per month)
Note: The charges will be recovered in subsequent months till submission of a valid Trade License.	
Credit Proposal Processing	
– Processing Fee - Annual Review	As per offer / agreement
– Processing Fee - Fresh Proposal	As per offer / agreement
– Processing Fee - cash secured product program for OD/LG/LC	0.105% or a minimum of AED 525
Credit report inquiry charges for Al Etihad Credit Bureau (AECB) (For cheque book issuance)	AED 63

Description	Fee and Charges ( <i>Inclusive of VAT, where applicable</i> )
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## 5. Trade Finance

Description	Fee and Charges ( <i>Inclusive of VAT, where applicable</i> )
<b>5.1 Import</b>	
Irrevocable Documentary credit issuance Up to the balances of AED 100,000 or equivalent in other currencies	A commission of 0.1313% of the Credit value per month (minimum of 0.3939% for three months or AED 393.90, whichever is higher). For each additional month or part thereof commission of 0.1313% per month of the Credit value is applicable.
Irrevocable Documentary Credit Issuance for the balances in excess of AED 100,000 or equivalent in other currencies	A commission of 0.0656% per month (minimum of 0.1969% covering a validity of three months). For each additional month or part thereof, Commission of 0.0656% per month of the Credit value.
Commission on Revolving// Back-to-back /Inland/3rd Country Documentary Credit	Same as above
Extension of LC period or increase in amount	Same as above
Commission on TRs for open A/c or advance payment	0.1969% Flat
Documentary Credit Cancellation without Settlement	AED 315
Other Documentary Credit amendments	AED 315
Documentary Credit revalidation commission (If the LC is expired and HBL – UAE received the presentation under the same)	0.105% per month or Minimum AED 393.90
Reimbursement undertaking	AED 1050
Issuance of Delivery order in absence of AWB	AED 315
Settlement of document in whole or part, in the same currency as the relative document	0.2625% or Minimum USD 105 equivalent
<b>5.2 Acceptance</b>	
Commission on Acceptance per month from date of acceptance till maturity	0.1313% per month or Minimum AED 393.90
Discrepancy Handling Charges	USD 105 or equivalent, per presentation
Our own acceptance discounting commission	AED 525 flat
<b>5.3 Inward Documentary Collections</b>	

Description	Fee and Charges (Inclusive of VAT, where applicable)
Lodgment (DP/DA)	0.1313% flat Minimum AED 367.50 (charged upfront)
Lodgment of Avalization	AED 525
Extension in maturity of avalized DA bills	AED 525
Settlement of document in whole or part, in the same currency as the relative document	0.2625% or Minimum USD 105 equivalent
Documents returned unpaid to another Bank	USD 105
Transfer of Documents to another Bank	0.1313% flat or Minimum AED 315
Release of documents on free of payment basis	0.1313% flat or Minimum AED 315
Overdue commission on DA documents	0.1313% flat or Minimum AED 315
DA Document acceptance commission	AED 105 flat
Accepted DA Bill of Exchange Returned unpaid	0.1313% flat or Minimum AED 315
<b>5.4 Export</b>	
Documentary Credit Advising - HBL Customer Documentary	AED 262.50
Credit Advising - Non HBL Customer Documentary Credit	AED 367.50
Amendment Advising - HBL Customer Documentary Credit	AED 210
Amendment Advising - Non HBL Customer Documentary Credit	AED 262.50
Confirmation	Subject to prior arrangements
Discounting	Subject to prior arrangements
Documentary Credit transfer commission	0.525% or Minimum USD 525
Extension of period or increase in amount on transferred Documentary Credit and Assignment of proceeds)	0.2625% or Minimum USD 315
Discrepancy handling charges	USD 115.50 equivalent
Issuance of assignment of proceed	AED 1,050 flat
Other amendments (Under Transferred Documentary credit and Assignment of proceeds)	AED 315 Flat
Settlement of proceeds in whole or part, in the same currency as the relative document	0.2625% or Minimum USD 105 equivalent
<b>5.5 Outward Documentary Collections</b>	
Commission	0.1313% or Minimum AED 315 upfront
Settlement of proceeds in whole or part, in the same currency as the relative document	0.2625% or Minimum USD 105 equivalent
Outward Documentary collection released on a free of payment basis	0.1313% or Minimum AED 315
Amendment to collection instructions	AED 105 flat
Documents Returned Unpaid	AED 105 flat
<b>5.6 Structured Trade Finance</b>	
Processing Fee	As agreed with the customer

Description	Fee and Charges (Inclusive of VAT, where applicable)
5.7 Discounting/Purchasing/Negotiation	
Commission	As agreed with the customer
Settlement of proceeds in whole or part, in the same currency as the relative document	0.2625% or Minimum USD 105 equivalent
Interest	As agreed
Reimbursement	AED 105 per claim
CAD/ LAFB Processing	AED 315 Flat
5.8 FBC - Clean	
Commission	0.1575% or Minimum USD 21
Cheque returned / unrealized	0.1575% or Minimum USD 21
Courier within UAE	AED 52.50
Courier outside UAE	AED 131.25
5.9 Letter of Guarantee	
Guarantee issuance	A commission of 1.575% p.a. of the guarantee amount (minimum one quarter or AED 315 whichever is higher) for each additional month or part thereof commission of 0.13125% per month of the guarantee amount is applicable.
Guarantee Advice	AED 262.50 (AED 250 + 5%) for customer and AED 315.00 (AED 300 + 5%) for non customer
Enhancement in amount and validity	As above
Other amendments (non-financial)	AED 315 flat (apart from swift charges)
Shipping Guarantee	0.1313% of invoice value or minimum of AED 315
Issuance of Duplicate Guarantee	AED 367.50 flat
Re-issuance of LG due to text / Language change	AED 367.50 flat
5.10 Local Bill Discounted	
Commission	0.1313% or Minimum AED 52.5
Discounting Rate	As approved in Credit Proposal
LBD Cheque Return	AED 315
5.11 Communication & Verification	
Swift for Documentary Credit Charges	AED 315 flat
Pre-advice charges	AED 315 flat
Other swift charges (follow-up/ reminders/ correspondence)	AED 105
Postage	AED 105
Courier	AED 230 Minimum or as per document weight maximum of AED 1,000

Description	Fee and Charges (Inclusive of VAT, where applicable)
Fee deductible from proceeds if remittance to be effected upon receipt of import LC documents	USD 63
Telephonic enquiry (overseas call)	AED 105
Swift charges for Import LC Amendment	AED 157.5
Swift charges for Guarantee issuance	AED 315
Swift charges for Guarantee Amendment	AED 157.5
Swift MT103/202 under collection / open TR	AED 105
IMB validation for transport document	GBP 25 per validation