

HBL Prestige Schedule of Charges 2024 Statement of Change

Fees and Charges are inclusive of VAT (where applicable) and are subject to change as per the guidelines of the Central Bank of UAE.

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

Statement of Changes (Prestige Schedule of Charges)

Personal Banking

Section / Sub-Section	2023	2024
1.3 Cheque Photocopy	Cheque clearing date within 1 year	Any date
1.5 Transfer and Remittances	-	<p>AED Currency Transfers to Other Bank Accounts in UAE</p> <ul style="list-style-type: none"> From Branch – UAE Instant Payment Platform (IPP) - AED 0.50 per transaction From Online Banking (Mobile App.) UAE Instant Payment Platform (IPP) – AED 0.50 per transaction
2. Safe Deposit Lockers	<p>Key Replacement</p> <ul style="list-style-type: none"> Small - Free Medium - Free Large - Free <p>Security Deposit</p> <ul style="list-style-type: none"> Small - Free Medium - Free Large - Free 	<p>Breaking / Key Replacement</p> <ul style="list-style-type: none"> Small – Minimum AED 1,575 or at actual Medium – Minimum AED 1,575 or at actual Large - Minimum AED 1,575 or at actual <p>Security Deposit</p> <ul style="list-style-type: none"> Small AED 1,000 Medium AED 1,000 Large AED 1,000
3. HBL UAE Mobile App	<p>Fast Transfer to Pakistan below USD 100 – AED 10 per transaction</p> <p>Funds Transfers to other banks in the UAE – AED 1 per transfer</p> <p>Credit Card Bill Payment – AED 1 per transaction</p> <p>Demand Draft Request – AED 75 per request</p>	<p>Fast Transfer to Pakistan below USD 100 – AED 10.5 per transaction</p> <p>Funds Transfers to other banks in the UAE – AED 1.05 per transfer</p> <p>Credit Card Bill Payment – AED 1.05 per transaction</p> <p>Demand Draft Request – AED 78.75 per request</p>

Business Banking

Section / Sub-Section	2023	2024
5.1 Certificate for confirmation of authorized signatories	-	AED 52.50
5.6 Transfers and Remittances	-	Outward Transfer / Remittance – Local (AED) - UAE Instant Payment Platform (IPP) – AED 0.50 per transaction
5.7 Credit Proposal Processing	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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

Trade Finance

Section / Sub-Section	2023	2024
6.7 Discounting / Purchasing / Negotiation • Commission	0.1313% or minimum AED 315 upfront	As agreed with the customer
6.9 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 0.1313% per month of the guarantee amount is applicable.	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 1.575% per month of the guarantee amount is applicable.
6.9 Guarantee Advice	-	AED 262.50 (AED 250 + 5%) for customer and AED 315.00 (AED 300 + 5%) for non customer

6.11 Communication	<ul style="list-style-type: none">• Fee deductible from proceeds if remittance to be effected upon receipt of import documents• AED 210 Minimum or as per document weight maximum of AED 500/-	<ul style="list-style-type: none">• Fee deductible from proceeds if remittance to be effected upon receipt of import LC documents - USD 63• Swift MT103/202 AED 105 (AED 100 + 5% VAT) under collection / open TR• AED 230 Minimum or as per document weight maximum of AED 1,000/-
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