



حبيب بنك المحدود  
HABIB BANK LIMITED

Under Banking License issued by the Central Bank of the UAE

# Schedule of Charges 2022

## 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



## Schedule of Charges – Statement of Change

### Personal Banking

Section / Sub-Section	2021	2022
1.1 Account Services Account Closure Fee	<ul style="list-style-type: none"> <li>- If the account is closed within one year from date of account opening: <b>AED 105</b></li> <li>- If the account is closed after one year from date of account opening: <b>AED 105</b></li> <li>-</li> </ul>	<ul style="list-style-type: none"> <li>- If the account is closed within six months from date of account opening: <b>AED 105</b></li> <li>- If the account is closed after six months from date of account opening: <b>Free</b></li> <li>- Account Closure Certificate: <b>Free</b></li> </ul>
Other transactions and services related to account	<ul style="list-style-type: none"> <li>- Courier charges for delivery outside UAE As per recipient country and City and package weight Minimum AED 157.50 Maximum AED 315</li> </ul>	<ul style="list-style-type: none"> <li>- Courier charges for delivery outside UAE As per recipient country and City and package weight Minimum AED 210 or as per package weight</li> </ul>
1.3 Cheque Book / Cheque / Bankers Cheque / Managers Cheque / Demand Draft / Pay Order	<ul style="list-style-type: none"> <li>- 1st Cheque book of 25 leaves: <b>Free</b></li> </ul>	<ul style="list-style-type: none"> <li>- 1st Cheque book of 10 leaves: <b>Free</b></li> <li>- Cheque received for clearing from other HBL Branch outside UAE: <b>AED 105 per instrument</b></li> <li>- PDC dated cheques handling charges: <b>AED 21 per instrument</b></li> <li>- Withdrawal of PDC (before due date or before presentment): <b>Free</b></li> </ul>
1.6 Term Deposit	<ul style="list-style-type: none"> <li>- Premature encashment of Term deposit: <b>Up to 2%</b></li> </ul>	<ul style="list-style-type: none"> <li>- Premature encashment of Term deposit: <b>No charges, however prevailing rack rate of respective TDR currency will apply</b></li> </ul>
1.7 HBL e-services	<ul style="list-style-type: none"> <li>- Mobile Banking app, Phone Banking, and IVR (Fee &amp; charges for transfers and payments, demand draft, Cheque Book, Letters and advices, certificates, statement and Fast Transfer remittance service will apply as defined in the respective sections): <b>Free</b></li> </ul>	<ul style="list-style-type: none"> <li>- Mobile Banking app, Phone Banking, and IVR (Fee &amp; charges for transfers and payments, demand draft, Cheque Book, Letters and advices, certificates, statement and Fast Transfer remittance service will apply as defined in the respective sections): <b>As per charges stated in respective sections</b></li> </ul>
3) Car Loan	<ul style="list-style-type: none"> <li>- Late payment penal charges: <b>Minimum AED 262.50</b> <b>Maximum AED 525</b></li> </ul>	<ul style="list-style-type: none"> <li>- Late payment penal charges: <b>Minimum AED 262.50</b></li> </ul>



### Business Banking

Section / Sub-Section	2021	2022
4.1 Account Services Account Closure Fee	<ul style="list-style-type: none"> <li>- If the account is closed within one year from date of account opening: <b>AED 210</b></li> <li>- If the account is closed after one year from date of account opening: <b>AED 210</b></li> </ul>	<ul style="list-style-type: none"> <li>- If the account is closed within six months from date of account opening: <b>AED 210</b></li> <li>- If the account is closed after six months from date of account opening: <b>Free</b></li> <li>- Account Closure Certificate: <b>Free</b></li> </ul>
4.2 Term Deposit	<ul style="list-style-type: none"> <li>- Premature encashment of Term deposit: <b>Up to 2%</b></li> </ul>	<ul style="list-style-type: none"> <li>- Premature encashment of Term deposit: <b>No charges, however prevailing rack rate of respective TDR currency will apply</b></li> </ul>

### Trade Finance

5.1 Import	<ul style="list-style-type: none"> <li>- Documentary Credit Issuance (Minimum one quarter): <b>First AED 100,000 at 0.131% per month, First AED 100,000 onwards at 0.0656% per month) or (AED 367.50) whichever is higher</b></li> </ul>	<ul style="list-style-type: none"> <li>- Irrevocable Documentary Credit Issuance Up to the balances of AED 100,000 or equivalent in other currencies: <b>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.</b></li> </ul>
	<ul style="list-style-type: none"> <li>- Other Documentary Credit amendments: <b>AED 262.50</b></li> </ul>	<ul style="list-style-type: none"> <li>- Irrevocable Documentary Credit Issuance for the balances in excess of AED 100,000 or equivalent in other currencies: <b>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.</b></li> <li>- Other Documentary Credit amendments: <b>AED 315</b></li> </ul>
	<ul style="list-style-type: none"> <li>- Documentary Credit revalidation commission: <b>0.105% per month or Minimum AED 367.50</b></li> </ul>	<ul style="list-style-type: none"> <li>- Documentary Credit revalidation commission (If the LC is expired and HBL – UAE received the presentation under the same): <b>0.105% per month or Minimum AED 393.90</b></li> </ul>



	- Issuance of Delivery order in absence of AWB: <b>AED 210</b>	- Issuance of Delivery order in absence of AWB: <b>AED 315</b>
5.2 Acceptance	- Commission on Acceptance per month from date of acceptance till maturity: <b>0.1313% per month or Minimum AED 367.50</b>	- Commission on Acceptance per month from date of acceptance till maturity: <b>0.1313% per month or Minimum AED 393.90</b>
	- Our own acceptance discounting commission: <b>AED 367.50</b>	- Our own acceptance discounting commission: <b>AED 525 flat</b>
	- Proceeds to be remitted from Foreign Currency Account: <b>0.2625% or Minimum USD 105 equivalent</b>	- Settlement of document in whole or part, in the same currency as the relative document: <b>0.2625% or Minimum USD 105 equivalent</b>
	- Transfer of Documents to other Bank: <b>AED 210</b>	- Transfer of Documents to other Bank: <b>0.1313% flat or Minimum AED 315</b>
		- Release of documents free of payment basis: <b>0.1313% flat or Minimum AED 315</b>
- Accepted DA Bill of Exchange Returned unpaid: <b>AED 210</b>	- DA Document acceptance commission: <b>AED 105 flat</b>	
5.4 Export	- Other amendments: <b>AED 315 Flat</b>	- Accepted DA Bill of Exchange Returned unpaid: <b>0.1313% flat or Minimum AED 315</b>
		- Other amendments (Under Transferred Documentary credit and Assignment of proceeds): <b>AED 315 Flat</b>
5.5 Outward documentary collections	- Proceeds to be credited in Foreign Currency Account: <b>0.2625% or Minimum USD 105</b>	- Settlement of proceeds in whole or part, in the same currency as the relative document: <b>0.2625% or Minimum USD 105 equivalent</b>
		- Outward Documentary collection released on a free of payment basis: <b>0.1313% or Minimum AED 315</b>
	- Follow-up / Reminder: <b>AED 105</b>	- Amendment to collection instructions: <b>AED 105 flat</b>
	- Documents Returned Unpaid: <b>AED 105</b>	- Documents Returned Unpaid: <b>AED 105 flat</b>
5.7 Discounting / Purchasing / Negotiation	- Proceeds to be credited in Foreign Currency Account: <b>0.2625% or Minimum USD 105</b>	- Settlement of proceeds in whole or part, in the same currency as the relative document: <b>0.2625% or Minimum USD 105 equivalent</b>
5.9 Letter of guarantee	- Guarantee issuance: <b>1.575% p.a. pro-rata basis for minimum one quarter or minimum AED 315</b>	- Guarantee issuance: <b>A commission of 1.575% p.a. of the guarantee amount (minimum one</b>



Under Banking License issued by the Central Bank of the UAE

		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.
	- Enhancement in amount and validity: <b>1.05% p.a. pro-rata basis for minimum one quarter or minimum AED 315</b>	- Enhancement in amount and validity: <b>As above</b>
	- Shipping Guarantee: <b>0.1313% of invoice value or a minimum of AED 210</b>	- Shipping Guarantee: <b>0.1313% of invoice value or a minimum of AED 315</b>
5.12 Communication	- Swift for Documentary Credit Charges: <b>AED 210</b>	- Swift for Documentary Credit Charges: <b>AED 315 flat</b>
	- Pre-advice charges: <b>AED 315</b>	- Pre-advice charges: <b>AED 315 flat</b>
	- Courier: <b>AED 210</b>	- Courier: <b>AED 210 Minimum or as per document weight maximum of AED 500/-</b>