

**HBZ Bank Limited**  
**Schedule of Bank Charges**  
*w.e.f. September 1, 2025*

Sr. No.	Charge Component	HBZ Bank Charges (Excl. VAT)
<b>A. General Banking</b>		
1	EFT / RTC Processed at Branch Counters	R100,00
2	Same Day (SWIFT Payment) - Branch Counters	R150,00
3	Cash Deposit at HBZ Counters (Cash Servicing Branches Only)	R7.50 + 1.035% (Min R67.20)
4	Cash Deposit at Nedbank	1.25% (Min R70)
5	Cash Deposit at ABSA	
a)	Branch Counters	R7.50 + 1.035% (Min R70)
b)	Cash Centre	R7.50 + 1.035% (Min R50)
c)	ATM (Cash Accepting)	R5.78 + 1.035% (Min R50)
6	Bank Statement - Electronic	Monthly FREE eStatement
7	Bank Statement - Physical per Statement	Additional R 65 per statement
8	Standing Instructions	R45,00
9	Bank Report	R115,00
10	Tax Certificate	R35,00
11	Audit Certificate Charge	R350,00
12	Cash Withdrawal Fee	1,25%
13	Deposit Book - Nedbank	R85,00
14	Deposit Book - ABSA	R150,00
15	Debit Order Charges	R8+1%; Maximum R30
16	Stop Payment Or Return of Debit Orders	R130,00
17	Customers Queries (ABSA)	Min R150.00 or Actual whichever is higher
18	Customers Queries (NEDBANK)	Min R100.00 or Actual whichever is higher
19	Letter of Guarantee (LG) Issuance (Commission)	
a)	Against 100% lien on deposit in interest / profit bearing account	0.3125% per quarter; Min R500
b)	Against 100% deposit in margin or non interest / profit bearing account	Min R 500.00; Max R 1000
c)	Against PG/tangible securities	0.50% per quarter
20	LG Amendment	R375,00
21	Facility Renewal	As per arrangement
22	Account Fall Below Fee	
		No charge

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a)	Current Account	Replaced with Average Monthly Balance requirement communicated separately
		No charge
b)	Saving Account	Replaced with Average Monthly Balance requirement communicated separately
23	Account closing charges	ZAR75.00 in case the client requests for closure; No charge for Bank initiated closure
24	HBZ Deposit Book	R40,00
25	EFT Return Charges	R100,00
26	Overdue Commission on Trade Documents (per month)	R150,00
<b>B. Foreign Exchange &amp; Trade Services</b>		
27	Letter of Credit (LC) Issuance	
a)	Sight	0.25% per quarter or R300 whichever is higher + Swift R250
b)	Usance	0.40% per quarter or R400 which ever is higher + Swift R250
28	LC Amendment	R200.00 + Swift R200.00
29	LC Advising	R500,00
30	LC Advising Amendment Charge	R350,00
31	LC Negotiation Commission	0.35% or R750.00 which ever is higher
32	LC Acceptance Commission	0.10% per month or R 250.00 which ever is higher
33	Swift Tracer	R250,00
34	Cash Deposit in CFC Account	1,75%
35	Swift Enquiry	R 150.00 (Inward and outward)
36	Foreign Inward Documentary Bills for Collection (FIDBC)	0.35% or R 300.00 whichever is higher + Swift R 85.00
37	Foreign Outward Documentary Bills for Collection (FODBC)	0.35% or R 300.00 whichever is higher
38	Telegraphic Transfer (at Branch Counters)	0.35% or R 150.00 whichever is higher (Max R 500.00)
39	Telegraphic Transfer (via Web)	0.35% or R 100.00 whichever is higher (Max R 400.00)
40	Exchange Control Application	New R 1200.00; Renewal R 750.00
41	Courier of Overseas Documents	R750.00 or actual whichever is higher
42	Incoming Proceeds (IT)	0.35% or R 150.00 whichever is higher (Max R 500.00)
43	Forward Exchange Contracts	Established R 150.00; Cancel R 150.00
44	Bill of Entries	R 150.00 per reminder letter
45	Shipping Guarantee	R600,00
46	Invoice Discounting / Receivable Finance	1%
<b>C. Web / Internet Banking</b>		

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47	Monthly GSM Subscription Fee	R10,00
48	Balance Inquiry	Free
49	Statement Access	Free
50	Transaction History	Free
51	Transfer between own Accounts	Free
52	Third Party Payments / Transfers (for transactions over R5m and Non-RTC Banks)	R6.00 per transaction
53	Same Day (SWIFT Payment) - Per Transaction	R50,00
54	Real Time Clearing (RTC) - Per Transaction	R50,00
55	Pay Shap	
a)	For Transactions upto R5,000	Free
b)	For Transactions above R5,000	R13,50
56	E – Statement Service	Free
<b>D. Debit Card / Alternate Delivery Channels</b>		
57	Cash Withdrawal - till point	R3,00
58	Saswitch ATM	R 10.00 + R 1.10 / R 100
59	International ATM	R43,00
60	Balance Inquiry - Saswitch ATM	R4,20
61	POS purchases	Free
62	Annual card fees - Classic per month	Free
63	Annual card fees - Platinum per month	R40,00
64	Initiation fees - Platinum once off	R135,00
65	Initiation fees- Classic Card	Free
66	Secondary card	R10,00
67	Replacement card fee - chip card	R70,00
68	PIN Change fee (Not Applicable) to be removed from SOC	R10,00
69	SMS notification fee - per SMS	R0,40
70	International currency conversion fee (%age of Rand value of transaction)	1,50%
71	A fee will apply to the unutilized portion of committed facilities where the average utilization falls below the agreed threshold of 50%, calculated on shortfall and billed quarterly in arrears	0,50%
72	Monthly Account Administration Fee	R100,00