

HBZ Bank Limited

BANKING SERVICES

Schedule of Charges

GENERAL BANKING

Particulars	Charges (Excluding VAT)
EFT / RTC Processed at Branch Counters	ZAR 100
Same Day (SWIFT Payment) - Branch Counters	ZAR 150
Cash Deposit at HBZ Counters (Cash Servicing Branches Only)	ZAR 7.50 + 1.035%, Min ZAR 67.20
Cash Deposit at Nedbank	1.25% (ZAR 70 min)
Cash Deposit at ABSA:	
» Branch Counters	ZAR 12 + 3.15%, Min ZAR 80
» Cash Centre	ZAR 7.50 + 1.035%, Min ZAR 50)
» ATM (Cash Accepting)	ZAR 5.78 + 1.035%, Min ZAR 50)
Bank Statement - Electronic	Monthly Free eStatement
Bank Statement - Physical per Statement	Additional ZAR 65 per statement
Standing Instructions	ZAR 45
Bank Report	ZAR 115
Tax Certificate	ZAR 35
Audit Certificate Charge	ZAR 350
Cash Withdrawal Fee	1.25%
Deposit Book - Nedbank	ZAR 85
Deposit Book - ABSA	ZAR 150
Debit Order Charges	ZAR 8+1%, Min ZAR 30
Stop Payment Or Return of Debit Orders	ZAR 130

GENERAL BANKING (... Continued)

Particulars	Charges (Excluding VAT)
Customers Queries (ABSA)	Actual or Min ZAR 150, whichever is higher
Customers Queries (NEDBANK)	Actual or Min ZAR 100, whichever is higher
Letter of Guarantee (LG) Issuance (Commission):	
» Against 100% lien on deposit in interest / profit bearing account	0.3125% per quarter, Min ZAR 500
» Against 100% deposit in margin or non interest / profit bearing account	Min ZAR 500, Max ZAR 1000
» Against PG/tangible securities	0.50% per quarter
LG Amendment	ZAR 375
Facility Renewal	As per arrangement
Account Fall Below Fee:	
» Current Account	No Charges. Replaced with Average Monthly Balance requirement communicated separately
» Savings Account	No Charges. Replaced with Average Monthly Balance requirement communicated separately
Account closing charges	ZAR 75 in case the client requests for closure. No charge for Bank initiated closure
HBZ Deposit Book	ZAR 40
EFT Return Charges	ZAR 100

GENERAL BANKING (...Continued)

Particulars	Charges (Excluding VAT)
Overdue Commission on Trade Documents	ZAR 150 per month
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%
Monthly Account Administration Fee	ZAR 100

FOREIGN EXCHANGE & TRADE SERVICES

Particulars	Charges (Excluding VAT)
Letter of Credit (LC) Issuance:	
» Sight	0.25% per quarter or ZAR 300, whichever is higher + Swift ZAR 250
» Usance	0.40% per quarter or ZAR 400, which ever is higher + Swift ZAR 250
» LC Amendment	ZAR 200 + Swift ZAR 200
» LC Advising	ZAR 500
LC Advising Amendment Charge:	ZAR 350
LC Negotiation Commission	0.35% or ZAR 750, whichever is higher
LC Acceptance Commission	0.10% per month or ZAR 250, whichever is higher
» Swift Tracer	ZAR 250
Cash Deposit in CFC Account	1.75%

FOREIGN EXCHANGE & TRADE SERVICES (...Continued)

Particulars	Charges (Excluding VAT)
Swift Enquiry - Inward & Outward	ZAR 150
Foreign Inward Documentary Bills for Collection (FIDBC)	0.35% or ZAR 300, whichever is higher + Swift ZAR 85
Foreign Outward Documentary Bills for Collection (FODBC)	0.35% or ZAR 300, whichever is higher
Telegraphic Transfer (at Branch Counters)	0.35% or ZAR 150, whichever is higher, Max ZAR 500
Telegraphic Transfer (via Web)	0.35% or ZAR 100, whichever is higher, Max ZAR 400
Exchange Control Application	New ZAR 1200, Renewal ZAR 750
Courier of Overseas Documents	ZAR 750 or Actual, whichever is higher
Incoming Proceeds (IT)	0.35% or ZAR 150, whichever is higher, Max ZAR 500
Forward Exchange Contracts Established	ZAR 150, Cancel ZAR 150
Bill of Entries	ZAR 150 per reminder letter
Shipping Guarantee	ZAR 600
Invoice Discounting / Receivable Finance	1%

WEB/INTERNET BANKING

Particulars	Charges (Excluding VAT)
Monthly GSM Subscription Fee	ZAR 10
Balance Inquiry	Free
Statement Access	Free

WEB/INTERNET BANKING (...Continued)

Particulars	Charges (Excluding VAT)
Transaction History	Free
Transfer between own Accounts	Free
Third Party Payments / Transfers (for transactions over R5m and Non-RTC Banks)	ZAR 6 per transaction
Same Day (SWIFT Payment) - Per Transaction	ZAR 50
Real Time Clearing (RTC) - Per Transaction	ZAR 50
Pay Shop:	
» For Transactions upto R5,000	Free
» For Transactions above R5,000	ZAR 13.50

DEBIT CARD/ALTERNATE DELIVERY CHANNELS

Particulars	Charges (Excluding VAT)
Cash Withdrawal - till point	ZAR 3
Saswitch ATM	ZAR 10 + ZAR 1.10 / ZAR 100
International ATM	ZAR 43
Balance Inquiry - Saswitch ATM	ZAR 4.20
POS purchases	Free
Annual card fees - Classic per month	Free
Annual card fees - Platinum per month	ZAR 40
Initiation fees - Platinum once off	ZAR 135
Initiation fees- Classic Card	Free
Secondary card	ZAR 10
Replacement card fee - chip card	ZAR 70

DEBIT CARD/ALTERNATE DELIVERY CHANNELS (...Continued)

Particulars	Charges (Excluding VAT)
PIN Change fee (Not Applicable) to be removed from SOC	ZAR 10
SMS notification fee - per SMS	ZAR 0.40
International currency conversion fee (%age of Rand value of transaction)	1.50%

Please note that mentioned charges are exclusive of V.A.T.

For more information, please email sazone@hbzbank.co.za