



HBZ BANK LTD

SCHEDULE OF CHARGES – 2011-2012

No.	Type of bank charge	Schedule of Charges** 2011-2012
GENERAL BANKING		
1	EFT PROCESSED AT BRANCH COUNTERS	R5.00/0.90%-MAX R15.00+ VAT
2	CASH DEPOSIT-CURRENT ACCOUNT	0.75% OR AS PER ARRANGEMENTS MIN 0.30%
3	CHEQUE ACC SERVICE FEES	R2.25/0.90%/ 20.00 MAX
4	DEBIT ORDER SERVICE FEES	R2.25/0.90%/20.00 MAX
5	BANK STATEMENT	MONTH END STATEMENT FREE THEREAFTER R5.00 (SB) & R10.00 (CD) P/M
6	BANK CHEQUE	R75.00 + VAT
7	STOP PAYMENT Normal/Same day	R75.00 + VAT Same day R100.00+VAT
8	STANDING INSTRUCTION	R15.00 + VAT
9	BANK REPORT	R50.00 + VAT
10	TAX CERTIFICATE	R25.00 + VAT
11	BANK REFERENCE	R50.00 +VAT
12	AUDIT CERTIFICATE CHARGE	R100.00 + VAT
13	CASH WITHDRAWAL FEE- CURRENT A/C	0.40% MIN R10.00 – MAX R1000.00
14	CHEQUE BOOKS	40-R60+ VAT 200-R150 + VAT
15	DEPOSIT BOOK	SMALL – R20 +VAT LARGE – R30 +VAT ABSA – R50 +VAT STD – R50 +VAT
16	STOP PAYMENT ON DEBIT ORDERS	R30.00 + VAT
17	SPECIAL CLEARANCE	R75.00 + VAT
18	RETURNED CHEQUE	Inward- R75.00 + VAT Outward R50.00 + VAT
19	DELIVERY OF CHEQUE/DEPOSIT BOOKS	FLAT R50 + VAT
20	PROCESSING OF POST DATED CHEQUES	R25.00 + VAT
21	CUSTOMERS QUERIES ABSA/STD BANK RELATED ENTRIES	MIN R100 OR AT ACTUAL
22	LG COMMISSION	0.3125% PER QTR Min R 250.00
23	LG AMENDMENT FEE	R75.00 + VAT
24	FACILITY RENEWAL FEE	AS PER ARRANGEMENT
FOREIGN EXCHANGE/TRADE SERVICES		
25	TRAVELLERS CHEQUES	0.50% - MIN R100.00
26	LC ADVISING CHARGES	R150.00
27	AMENDMENT ADVISING CHARGE	R75.00
28	CASH DEPOSIT IN CFC ACC	0.75% - 1.00%
29	SWIFT ENQUIRY	R75.00 + VAT

30	LETTER OF CREDIT	SIGHT – 0.25% PER QTR R150.00 MIN USANCE – 0.40 PER QTR 150.00 MIN
31	LC ACCEPTANCE	USANCE – 0.40 PER QTR 150.00 MIN
32	LC AMENDMENT FEE	R75.00 + VAT
33	FIDBC	0.30% FLAT RATE R100 MIN + SWIFT R75
34	TELEGRAPHIC CHARGES	0.35 % FLAT RATE R100.00 MINIMUM R400.00 MAXIMUM R75.00 SWIFT
35	ISSUANCE OF DRAFT (FOREIGN CURRENCY)	0.35% FLAT RATE R100.00 MINIMUM R400.00 MAXIMUM
36	SWIFT L/C Import	R150.00
37	FODBC	0.30% FLAT RATE R100.00 MINIMUM
38	LC NEGOTIATION	0.1 % -0.3%
39	SWIFT	R75.00
40	EXCON APPLICATION	R750.00 + VAT
41	COURIER FOR EXPORT FOR OVERSEA DOCUMENTS	R300.00 MINIMUM OR ACTUAL WHICHEVER IS HIGHER
42	CHEQUES/OTHER INSTRUMENTS/DRAFT/FBC	0.35% OR R15.00 MIN
43	INCOMING PROCEEDS (IT)	0.35% OR R100.00 MIN R400.00 MAX
44	ESTABLISHMENT COMMISSION ON FORWARD COVER	R100.00
45	BILL OF ENTRIES	R40.00 PER REMINDER LETTER
46	SHIPPING GUARANTEE AIRWAYS RELEASES	R400.00 FIXED
	WEB/INTERNET BANKING	
47	MONTHLY SUBSCRIPTION FEE	R18.42
48	BALANCE ENQUIRY	FREE
49	STATEMENT ACCESS	FREE
50	TRANSACTION HISTORY	FREE
51	TRANSFER BETWEEN OWN ACCOUNTS	R3.07
52	TRANSFER AND PAYMENTS TO THIRD PARTIES	R3.07 + .60% OF VALUE (MAX FEE R5.16)

***** ABOVE CHARGES ARE EXCLUSIVE OF VAT***