



**HBZ BANK LTD**  
**Schedule of Charges**  
**w.e.f 15<sup>th</sup> September**  
**2018**

No.	Type of Charges	Charges 2018 (exclusive of VAT)
<i>General Banking</i>		
1	EFT Processed at Branch Counters	R 30.00
2	EFT Processed at Branch Counters Real Time	R 100.00
3	Cash Deposit – Current Account	Min R 5.0 + 1%
4	Cheque Service Fee	Min R 5.0 + 1%. Max R 25.00
5	Bank Statement	Monthly free eStatement Statement on demand R 50.00 (both Saving & Current)
6	Bank Cheque	R 150.00
7	Stop Payment (normal/same day)	R 100.00
8	Standing Instruction / Debit order	R 30.00
9	Bank Report	R 100.00
10	Tax Certificate	R 25.00
11	Audit Certificate Charge	R 300.00
12	Cash Withdrawal Fee	0.65% or R 5.00 whichever is higher Max 5000.00
13	Cheque Books	40 page – R 110.00 200 page – R 415.00
14	Deposit Book	Single charge – R 30.00 ABSA – R 60.00
15	Stop Payment on Debit Orders	R 100.00
16	Special Clearance	R 150.00
17	Returned Cheque	R 100.00 (Inward and outward)
18	Delivery of cheque / deposit books	Free
19	Processing Postdated Cheque	R 25.00
20	Customers Queries	Min R 100.00 or Actual from ABSA whichever is higher
21	LG Issuance (Commission)	-0.3125% per quarter , Min R500.00 against 100% lien on deposit in interest/profit bearing account. -Min R 500.00 Max R 1000.00 against 100% deposit in margin or non interest/profit bearing account. -0.50% per quarter against – PG/tangible securities.
22	LG Amendment	R 300.00
23	Facility Renewal	As per arrangement

Sheet1

24	Cheque Deposits	25 per deposit
25	Account maintenance fee	Current Account R 50 minimum balance requirement R 5000.00 Saving Account R 30 minimum balance requirement R 2000.00
26	Account closing charges	R 50.00
<b>No.</b>	<b>Type of charges</b>	<b>Charges 2018 (exclusive of VAT)</b>
<i>Foreign exchange &amp; Trade Services</i>		
27	LC Issuance	Sight - 0.25% per quarter or 150 whichever is higher + Swift R 150.00 Usance – 0.40% per quarter or 150 which ever is higher + Swift R 150.00
28	LC Amendment	R 75.00 + Swift R 100.00
29	LC Advising	R 350.00
30	LC Advising Amendment Charge	R 200.00
31	LC Negotiation Commission	0.30% or R 300.00 which ever is higher
32	LC Acceptance Commission	0.10% per month or R 150.00 which ever is higher
33	Swift LC	R 150.00
34	Cash Deposit in CFC Account	1.25%
35	Swift Enquiry	R 100.00 (Inward and outward)
36	FIDBC	0.35% or R 100.00 whichever is higher + Swift R 50.00
35	FODBC	0..35% or R 100.00 whichever is higher
37	Telegraphic Charges	0.35% or R 100.00 whichever is higher (Max R 450.00)
38	Exchange Control Application	New R 1000.00 Renewal R 500.00
39	Courier of Overseas Documents	R 500.00 or actual whichever is higher
40	Cheques/Other Instruments/Drafts	0.35% (Min. R100.00, Max. R450.00)
41	Incoming Proceeds(IT)	0.35% or R 100.00 whichever is higher (Max R 450.00)
42	Forward Exchange Contracts	Established R 100.00 / Cancel R 100.00
43	Bill of Entries	R 60.00 per reminder letter
44	Shipping Guarantee	R 400.00

No.	Type of charges	Charges 2018 (exclusive of VAT)
<i>Web / internet Banking</i>		
45	Monthly GSM Subscription Fee	R 10.00
46	Balance Inquiry	Free
47	Statement Access	Free
48	Transaction History	Free
49	Transfer between own Accounts	Free
50	Third Party Payments/Transfers	R 5.00 per transaction
51	Third Party Payments / Transfers Real Time	R 40.00
52	SMS Banking	Free
53	E – Statement Service	Free
No.	Type of charges	Charges 2018 (exclusive of VAT)
<i>Debit Card</i>		
54	Cash Withdrawal - till point	R 3.00
55	- Saswitch ATM	R 10.00 + R 1.10 / R 100
56	- International ATM	R 43.00
57	Balance Inquiry - Saswitch ATM	R 4.20
58	POS purchases	Free
59	Annual card fees - Classic per month	R 15.00
60	Annual card fees - Platinum per month	R 40.00
61	Initiation fees - Platinum once off	R 135.00
62	Initiation fees- Classic Card	Free
63	Secondary card	R 10.00
64	Replacement card fee - chip card	R 70.00
65	PIN Change fee	R 10.00
66	SMS notification fee - per SMS	R 0.40
67	International currency conversion fee	1.5%