

HBZ Bank Limited
Schedule of Bank Charges
w.e.f. April 1, 2021

Sr. No.	Charge Component	Charges effective April 1 2021
A. General Banking		
1	EFT Processed at Branch Counters	ZAR 35
2	EFT Processed at Branch Counters Real Time	ZAR 120
3	Cash Deposit – Current Account	Min R 10.0 + 0.75%
4	Cash Deposit at Nedbank	Min R 10.0 + 0.75%
5	Cash Deposit at ABSA	Min R 15.0 + 1%
6	Bank Statement - Electronic	Monthly FREE eStatement
7	Bank Statement - Physical	Additional R 65 per statement
8	Standing Instructions	ZAR 45
9	Bank Report	ZAR 115
10	Tax Certificate	ZAR 35
11	Audit Certificate Charge	ZAR 350
12	Cash Withdrawal Fee	Min. R25; R0.75 per R100
13	Deposit Book - Nedbank	ZAR 85
14	Deposit Book - ABSA	ZAR 150
15	Stop Payment on Debit Orders	ZAR 130
16	Customers Queries (ABSA)	Min R150.00 or Actual whichever is higher
17	Customers Queries (NEDBANK)	Min R100.00 or Actual whichever is higher
18	Letter of Guarantee (LG) Issuance (Commission)	
a)	Against 100% lien on deposit in interest / profit bearing account	'0.3125% per quarter , Min R500.00
b)	Against 100% deposit in margin or non interest / profit bearing account	'Min R 500.00 Max R 1000.00
c)	Against PG/tangible securities	0.50% per quarter
19	LG Amendment	ZAR 375.00
20	Facility Renewal	As per arrangement
21	Account maintenance fee	
a)	Current Account	R 75 minimum balance requirement R 5000.00
b)	Saving Account	R 50 minimum balance requirement R 2000.00
22	Account closing charges	R75.00 subject to availability of balance.
23	HBZ Deposit Book	ZAR 40.00
24	EFT Return Charges	ZAR 100.00
25	Overdue Commission on Trade Documents (per month)	ZAR 150.00
B. Foreign Exchange & Trade Services		
26	Letter of Credit (LC) Issuance	
a)		Sight - 0.25% per quarter or 300 whichever is higher + Swift R250
b)		Usance – 0.40% per quarter or R400 which ever is higher + Swift R250
27	LC Amendment	R200.00 + Swift R200.00
28	LC Advising	ZAR 500.00
29	LC Advising Amendment Charge	ZAR 350.00
30	LC Negotiation Commission	0.35% or R750.00 which ever is higher
31	LC Acceptance Commission	0.10% per month or R 250.00 which ever is higher

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32	LC Confirmation	0.3% to 1%; Min R1,500
33	Swift Tracer	ZAR 250.00
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	ZAR 600.00
C. Web / Internet Banking		
46	Monthly GSM Subscription Fee	ZAR 10.00
47	Balance Inquiry	Free
48	Statement Access	Free
49	Transaction History	Free
50	Transfer between own Accounts	Free
51	Third Party Payments/Transfers	R6.00 per transaction
52	Third Party Payments / Transfers Real Time	ZAR 50.00
53	E – Statement Service	Free
D. Debit Card / Alternate Delivery Channels		
54	Cash Withdrawal - till point	ZAR 3.00
55	Saswitch ATM	R 10.00 + R 1.10 / R 100
56	International ATM	ZAR 43.00
57	Balance Inquiry - Saswitch ATM	ZAR 4.20
58	POS purchases	Free
59	Annual card fees - Classic per month	Free
60	Annual card fees - Platinum per month	ZAR 40.00
61	Initiation fees - Platinum once off	ZAR 135.00
62	Initiation fees- Classic Card	Free
63	Secondary card	ZAR 10.00
64	Replacement card fee - chip card	ZAR 70.00
65	PIN Change fee	ZAR 10.00
66	SMS notification fee - per SMS	ZAR 0.40
67	International currency conversion fee	1.5%