

HBZ Bank Limited
Schedule of Bank Charges
w.e.f. May 1, 2020

Sr. No.	Charge Component	New Charges w.e.f. May 1, 2020
A. General Banking		
1	EFT Processed at Branch Counters	R35
2	EFT Processed at Branch Counters Real Time	R120.00
3	Cash Deposit – Current Account	Min R 10.0 + 1%
4	Cash Deposit at Absa/Nedbank	Min R 10.0 + 1%
5	Cheque Service Fee / Debit Order	Min R 8.0 + 1%. Max 35.00
6	Bank Statement	Monthly FREE eStatement
7		R 55 per month
8	Bank Cheque	R 165.00
9	Stop Payment (normal/same day)	R 110.00
10	Standing Instruction / Debit order	R 35.00
11	Bank Report	R 110.00
12	Tax Certificate	R 30.00
13	Audit Certificate Charge	R 325.00
14	Cash Withdrawal Fee	0.65% per R100; Max R5,000
15	Cheque Books 40 page (will be gradually phased out by end-2020)	R 300.00
16		200 page – R 600.00
17	Deposit Book Single charge	R 40.00
18		ABSA – R100.00
19	Stop Payment on Debit Orders	R120.00
20	Special Clearance	R 150.00
21	Returned Cheque	R 150.00
22	Delivery of cheque / deposit books	Free
23	Processing Postdated Cheque	R 40.00
24	Customers Queries	Min R100.00 or Actual from ABSA whichever is higher
25	LG Issuance (Commission)	
a)		'0.3125% per quarter , Min R500.00 against 100% lien on deposit in interest / profit bearing account
b)		'Min R 500.00 Max R 1000.00 against 100% deposit in margin or non interest / profit bearing account
c)		0.50% per quarter against – PG/tangible securities
26	LG Amendment	R300.00
27	Facility Renewal	As per arrangement
28	Cheque Deposits	R 35 per deposit
29	Account maintenance fee	
a)		Current Account R 60 minimum balance requirement R 5000.00
b)		Saving Account R 35 minimum balance requirement R 2000.00
30	Account closing charges	R50.00 subject to availability of balance.

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B. Foreign Exchange & Trade Services		
31	LC Issuance	
a)		Sight - 0.25% per quarter or 300 whichever is higher + Swift R200
b)		Usance – 0.40% per quarter or R400 which ever is higher + Swift R200
32	LC Amendment	R200.00 + Swift R200.00
33	LC Advising	R500.00
34	LC Advising Amendment Charge	R350.00
35	LC Negotiation Commission	0.35% or R750.00 which ever is higher
36	LC Acceptance Commission	0.10% per month or R 250.00 which ever is higher
37	LC Confirmation	0.3% Min R1,500
38	Swift Tracer	R 250.00
39	Cash Deposit in CFC Account	1.75%
40	Swift Enquiry	R 150.00 (Inward and outward)
41	FIDBC	0.35% or R 300.00 whichever is higher + Swift R 50.00
42	FODBC	0.35% or R 300.00 whichever is higher
43	Telegraphic Charges / Via Web Banking	Telegraphic Charges / Via Web Banking 0.35% or R 100.00 whichever is higher (Max R 500.00) / 0.35% or R 100.00 whichever is higher (Max R 400.00)
44	Exchange Control Application	New R 1200.00 Renewal R 750.00
45	Courier of Overseas Documents	R750.00 or actual whichever is higher
46	Cheques/Other Instruments/Drafts	0.45% (Min. R150.00, Max. R600.00)
47	Incoming Proceeds(IT)	0.35% or R 150.00 whichever is higher (Max R 500.00)
48	Forward Exchange Contracts	Established R 150.00 / Cancel R 150.00
49	Bill of Entries	R 100.00 per reminder letter
50	Shipping Guarantee	R 600.00
C. Web / Internet Banking		
51	Monthly GSM Subscription Fee	R10.00
52	Balance Inquiry	Free
53	Statement Access	Free
54	Transaction History	Free
55	Transfer between own Accounts	Free
56	Third Party Payments/Transfers	R6.00 per transaction
57	Third Party Payments / Transfers Real Time	R 50.00
58	SMS Banking	Free
59	E – Statement Service	Free
D. Debit Card / Alternate Delivery Channels		
60	Cash Withdrawal - till point	R 3.00
61	Saswitch ATM	R 10.00 + R 1.10 / R 100
62	International ATM	R 43.00
63	Balance Inquiry - Saswitch ATM	R 4.20
64	POS purchases	Free
65	Annual card fees - Classic per month	Free
66	Annual card fees - Platinum per month	R 40.00
67	Initiation fees - Platinum once off	R 135.00
68	Initiation fees- Classic Card	Free
69	Secondary card	R 10.00
70	Replacement card fee - chip card	R 70.00
71	PIN Change fee	R 10.00
72	SMS notification fee - per SMS	R 0.40
73	International currency conversion fee	1.5%