

Schedule of charges



Habib Bank Zurich (Hong Kong) Limited
A Restricted Licence Bank

w.e.f. 1 Dec 2024

Trade Services

Product/ Service	Rate	
Import		
Letter of Credit (Sight) opening¹	0.25% up to USD 50,000 + 0.125% on balance amount + SWIFT charges USD 75 (min USD 100) + Additional handling fee USD 25	Transaction through Web Banking
		0.25% up to USD 50,000 + 0.125% on balance amount + SWIFT charges USD 75 (min USD 100)
Letter of Credit (Usance) opening	0.25% up to USD 50,000 + 0.125% on balance amount + Usance Commission 0.0625% per month + SWIFT charges USD 75 (min USD 100) + Additional handling fee USD 25	Transaction through Web Banking
		0.25% up to USD 50,000 + 0.125% on balance amount + Usance Commission 0.0625% per month + SWIFT charges USD 75 (min USD 100)
Letter of Credit Transfer	0.25% up to USD 50,000 + 0.125% on balance amount + SWIFT charges USD 75 (min USD 100)	
Letter of Credit amendment (General terms and conditions)²	HKD 500 + SWIFT charges USD 50 + Additional handling fee USD 25	Transaction through Web Banking
		HKD 500 + SWIFT charges USD 50
Letter of Credit cancellation charges ³	0.125% flat (Min – USD 50)	
Letter of Credit draft issuance and subsequent cancellation charges	0.125% flat (Min – USD 50)	
Letter of Credit revalidation charges ⁴	As per regular Letter of Credit issuance charges	
Letter of Credit overdrawn commission above tolerance limit or 5% of Letter of Credit value	As per regular Letter of Credit issuance charges (Min – USD 100)	
Shipping guarantee	HKD 550	
Import bills		
Collection bills commission	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 50)	
Reversal of liability (Collection bills directly by client)	HKD 400	
Letter of Credit bills – handling commission	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 50)	
TR handling commission	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 50)	
Commission in lieu of exchange – Import bill settlement (Letter of Credit + Non-Letter of Credit)	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 50)	
Import bill payment swift charges	USD 65 per bill	
Import LC Discrepancy charges	USD 100 per bill	
Handling commission for unpaid import bills held at bank's counter beyond 30 days for sight bills and 30 days from due date for Usance bills	USD 50 per bill	
Discrepant or collection documents held unpaid beyond 30 days	USD 50 per month till retirement/ return	

¹ Description of goods will be kept at generic terms and detailed description to be mentioned in proforma invoice or purchase order and the same referred to in Letter of Credit. For any exception to this, client to consult with their respective RM

² Maximum # of amendments (change in goods, quantity, price, etc.) capped at 5. Post this, fresh Letter of Credit will be issued

³ Applicable for Letter of Credit cancellations requested by the client only

⁴ Applicable post 180-days' period from the date of issuance

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Product/ Service	Rate	
Export		
Export Letter of Credit advising	HKD 350/ USD 45 (Client); HKD 500/ USD 65 (Non-Client)	
Confirmation of Letter of Credit	Subject to country of Letter of Credit issuance	
Export bills		
Letter of Credit/ Non-Letter of Credit collection bills – Commission	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 50)	
Letter of Credit/ Non-Letter of Credit bills – Commission in lieu of exchange	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 50)	
Letter of Credit bills document checking fees	HKD 350	
Bill re-imburement commission	USD 30 per bill	
Packing credit – Handling fees	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 100)	
Handling charges for unpaid export bills held at bank’s counters beyond 60 days from date of lodgement (for non-LC bills) and 30 days from date of lodgement (for LC bills) for sight bills and 30 days from due date for accepted usance bills	USD 25 per month	
LC Bill Reimbursement Commission	USD 350 per bill	
Swift Auto Tracer Charges for Export Bills	USD 30 per bill	
Miscellaneous SWIFT charges	USD 20 per SWIFT	
Invoice finance		Transaction through Web Banking
Invoice finance – Handling commission	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 65) + Additional handling fee USD 25	0.25% up to USD 50,000 + 0.125% on balance amount (Min – USD 65)
Late submission of export documents beyond the approved period of the import IF leg	An additional 1% over the approved interest rate charged on the IF facility, calculated based on the number of days the submission is delayed.	
International Courier	USD 55	
Local Courier	HKD 150	
Holding charges for usance documents unaccepted	USD 25 per month after expiry of 60 days from date of lodgement	

General Banking

Product/ Service	Rate	
Commercial Loan – Handling commission	0.25% up to USD 50,000 + 0.125% on the balance amount (Min – USD 65)	
Inward remittance	USD 15	
		Transaction through Web Banking
Outward remittance	Local Chats – USD 40 Overseas payments – USD 50	Local Chats – USD 20 Overseas payments – USD 25
Cancellation or amendment of TT	USD 25	

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General Banking

Product/ Service	Rate
Account closure within 3 months from date of account opening	HKD 200
Cheque return	USD 25 + Corresponding bank charges at actuals
Statement of account (duplicate)	HKD 100
Balance confirmation/ Audit confirmation/ Bank reference letter	HKD 200
Demand drafts	HKD 200
Cancellation of DD	HKD 50
Company search/ DNB report, etc	HKD 350
Incidental charges	HKD 1,200 (Half-yearly)
Excess over limit as and when exceeded	Minimum 0.5% of the excess amount. The Bank may charge a higher fee subject to its sole discretion.
Interest on temporary overdraft on imprest accounts	HBZ Prime Rate + 8%
Penal interest on Interest/ Principal – overdue	Prescribed rate of interest + 2%
Direct settlement charges import/ export bills	0.125% flat (Min – USD 50)
Deposit interest rates	Please contact your Relationship Manager or visit your nearest branch for details
Lending rates	Our lending rate is based on relevant Prime Rate. For further details, please contact your Relationship Manager, visit our website or visit your nearest branch.
Charges for negative interest rate (CHF -1.00%, JPY -0.50%)	Interest rates are calculated on a per annum basis and will be applied on daily balances (Minimum US\$5)

Accounts / Services Application Fee (Only applicable to corporate customers)

Product/ Service	Rate
Application basic fee – HKD 1,200 per application, plus:	
Fee for the company incorporated overseas	HKD 5,000 per application, plus the fee for conducting company search for company incorporated overseas (according to Bank's actual costs)