

**HBZ Bank Limited**  
**Schedule of Bank Charges**  
*w.e.f. August 21, 2023*

Sr. No.	Charge Component	Charges effective August 21, 2023 <i>(These charges are exclusive of VAT)</i>
<b>A. General Banking</b>		
1	EFT / RTC Processed at Branch Counters	ZAR 35
2	Same Day (SWIFT Payment) - Branch Counters	ZAR 120
3	Cash Deposit at HBZ Counters	1.035% (Min ZAR 65)
4	Cash Deposit at Nedbank	1.035% (Min ZAR 65)
5	Cash Deposit at ABSA	1.035% (Min ZAR 65)
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. ZAR25; ZAR0.75 per ZAR100
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 ZAR150.00 or Actual whichever is higher
17	Customers Queries (NEDBANK)	Min ZAR100.00 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 ZAR500.00
b)	Against 100% deposit in margin or non interest / profit bearing account	Min ZAR 500.00; Max ZARR 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	ZAR 75 minimum balance requirement ZAR 5000.00
b)	Saving Account	ZAR 50 minimum balance requirement ZAR 2000.00

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22	Account closing charges	ZAR75.00 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>B. Foreign Exchange &amp; Trade Services</b>		
26	Letter of Credit (LC) Issuance	
a)		Sight - 0.25% per quarter or ZAR300 whichever is higher + Swift ZAR250
b)		Usance – 0.40% per quarter or ZAR400 which ever is higher + Swift ZAR250
27	LC Amendment	ZAR200.00 + Swift ZAR200.00
28	LC Advising	ZAR 500.00
29	LC Advising Amendment Charge	ZAR 350.00
30	LC Negotiation Commission	0.35% or ZAR750.00 which ever is higher
31	LC Acceptance Commission	0.10% per month or ZAR 250.00 which ever is higher
32	Swift Tracer	ZAR 250.00
33	Cash Deposit in CFC Account	1.75%
34	Swift Enquiry	ZAR 150.00 (Inward and outward)
35	Foreign Inward Documentary Bills for Collection (FIDBC)	0.35% or ZAR 300.00 whichever is higher + Swift ZAR 85.00
36	Foreign Outward Documentary Bills for Collection (FODBC)	0.35% or ZAR 300.00 whichever is higher
37	Telegraphic Transfer (at Branch Counters)	0.35% or ZAR 150.00 whichever is higher (Max ZAR 500.00)
38	Telegraphic Transfer (via Web)	0.35% or ZAR 100.00 whichever is higher (Max ZAR 400.00)
39	Exchange Control Application	New ZAR 1200.00; Renewal ZAR 750.00
40	Courier of Overseas Documents	ZAR750.00 or actual whichever is higher
41	Incoming Proceeds (IT)	0.35% or ZAR 150.00 whichever is higher (Max ZAR 500.00)
42	Forward Exchange Contracts	Established ZAR 150.00; Cancel ZAR 150.00
43	Bill of Entries	ZAR 150.00 per reminder letter
44	Shipping Guarantee	ZAR 600.00
<b>C. Web / Internet Banking</b>		

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45	Monthly GSM Subscription Fee	ZAR 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 (for transactions over R5m and Non-RTC Banks)	R6.00 per transaction
51	Same Day (SWIFT Payment)	ZAR 50.00
52	Real Time Clearing (RTC)	ZAR 25.00
53	E – Statement Service	Free
<b>D. Debit Card / Alternate Delivery Channels</b>		
54	Cash Withdrawal - till point	ZAR 3.00
55	Saswitch ATM	ZAR 10.00 + ZAR 1.10 / ZAR 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%