



Habib Bank Zurich (Hong Kong) Limited - Schedule of Charges - 2018

Import	
DC (Sight) Opening	0.25% up to USD 50,000 + 0.125% on balance amount + Swift USD 75 (Min - USD 100)
DC (Usance) Opening	0.25% up to USD 50,000 + 0.125% on balance amount + Usance Commission 0.0625% per month + Swift USD 75 (Min - USD 100)
DC Amendment (General Terms & Conditions)	HKD 550 + Swift (USD 50)
L/C Cancellation charges	0.125% flat (Min -USD 50)
L/C draft issuance and subsequent cancellation charges	0.125% flat (Min -USD 50)
L/C revalidation charges	As per regular L/C issuance charges
L/C Overdrawn commission above tolerance limit or 5% of L/C value	As per L/C 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 settled by Client)	HKD 400
DC 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 - Imp bill settlement (DC+Non DC)	0.25% up to USD 50,000 + 0.125% on balance amount (Min - USD 50)
Handling commission for unpaid import bills held at our counters beyond 30 days for sight bills and 30 days from due date for Usance bills	USD 50 per bill (to be collected at the time of payment or return of the Bill)
Discrepant or Collection documents held unpaid beyond 30 days	USD 50 per month till retirement/return
Export	
Export DC Advising	HKD 350
Confirmation of DC	Varies country to country.
Export Bills	
DC/Non DC Collection bills - Commission	0.25% up to USD 50,000 + 0.125% on balance amount (Min - USD 50)
DC/Non DC bills - Commission in lieu of Exchange	0.25% up to USD 50,000 + 0.125% on balance amount (Min - USD 50)
Export Bills Purchased/sent on collection - Handling Fees	HKD 100 (Minimum)
DC Bills document checking fees	HKD 350
Bill Re-imburement Commission	USD 50 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 our counters beyond 60 days from date of lodgement for sight bills and 30 days from due date for accepted Usance bills	USD 50 per month (to be collected at the time of payment or return of the Bill)
Swift charges for tracers/claims	USD 20/ swift
Invoice Finance - Handling Commission	0.25% up to USD 50,000 + 0.125% on balance amount (Min - USD 65)
Courier	USD 45
Holding charges for Usance documents unaccepted	USD 50 per month after expiry of 60 days from date of lodgement (to be collected at the time of payment or return of the Bill)
General Banking	
Handling charges for Trade Finance documents	HKD 100 per documents if submitted to Branches. No charges if documents are submitted to TBS at Unit H, 29/F, Legend Tower
Inward Remittance	USD 15
Outward Remittance	USD 30 (Rebate of USD 5 per TT given to requests submitted through web banking till 31 Dec 2018)
Cancellation of TT	USD 25
Account Closure within 3 months from date of opening	HKD 200
Cheque return	USD 25 + Corr bank charges at actuals
Statement of Account (Duplicate)	HKD 100
Balance Confirmation / Audit Confirmation	HKD 200
Demand Drafts	HKD 200
Cancellation of DD	HKD 50
Company Search / DNB report etc	HKD 350 per Report
Incidental Charges	HKD 400 (Half Yearly)
Excess over limit as and when exceeded	Flat 0.25% of the amount of excess
Interest on Temporary Overdraft on Imprest accounts	8.75% (USD accounts) & 10% (HKD accounts) subject to change in Prime Rate
Overdue Interest on Loans, Bills and Other advances	2% above the prescribed rate of Interest
Direct settlement charges Import/Export bills	0.125% flat (Min - USD 50)

Deposit Interest Rates For details please contact the branches

Lending Rates Our lending rate is based on relevant Prime rate. For further details please visit our website/contact branches