

HEAD OFFICE



(Incorporated in Switzerland 1967)

TARIFF



Habib Bank AG Zurich
Weinbergstrasse 59
8006 Zurich
Switzerland

Tel. +41 44 269 45 00

Fax +41 44 269 45 35

SWIFT HBZUCHZZ

Internet: www.habibbank.com

This Tariff is valid from 4th November 2019 and replaces all previous issues, subject to change without notification. It is applicable to our Swiss office only.

Please note that certain charges are subject to V.A.T., chargeable in accordance with current Federal Tax Department rules.

Member of EURO-SIC and SEPA

Banking Services

to Wealth Management Clients

General Account Maintenance

Includes:

Withdrawals and Direct Credits
Account Statements
Special Account Statement Requests
Certificate of Balance

CHF 100 per quarter for accounts with balances of less than CHF 1,000,000 or equivalent

Reference letter to 3rd banks

CHF 100

Account closing charges

CHF 50

Payment Services

Standing Orders (one-time set-up fee)

CHF 100

Internal transfers within the Swiss Branch

free of charge

Payments international and within Switzerland

0.05% of payment amount
minimum CHF 30, maximum CHF 100

Via e-banking:

0.05% of payment amount
minimum CHF 15, maximum CHF 80

Third party bank charges

as applicable

Inward Remittances

CHF 10 or foreign currency equivalent

Cash Deposits / Withdrawals

Local currency (Swiss Francs)

Free of charge

Foreign currency

2%

Banking Services

to Wealth Management Clients (cont.)

Drafts in all currencies

Drawn on correspondents / branches

0.05%
CHF 20 minimum
CHF 100 maximum
(plus postage / courier as applicable)

Cheque Collections

Within Switzerland

CHF 15 per cheque
(plus postage / courier as applicable)

Outside Switzerland

CHF 25 per cheque
(plus postage / courier as applicable)

Stop Payments / Cheques Returned Unpaid

Your instructions to us not to pay a cheque issued by you

Cheque drawn on your account returned unpaid

If a cheque for credit to your account is returned unpaid to us by another bank / branch

CHF 50 per cheque
CHF 50 per cheque
CHF 30 plus correspondent bank charges

Foreign Exchange / Precious Metals Transactions

Buying / selling of foreign currencies and precious metals

Market rates as per daily rates list.
Rates for higher amounts by arrangement.

Audit Confirmation

Where we are requested to supply details of your account to your accountants / auditors

CHF 50
(plus postage / courier as applicable)

Safe Deposit Lockers

Annual Rent

According to size

Key Deposit

CHF 120 to CHF 900
CHF 100 per annum

Refundable Key Deposit

According to size

CHF 500 to CHF 1,500

Documentary Credit

Import

Opening

(Charged per quarter or part thereof)

Acceptance / Deferred Payment

By arrangement

CHF 300 minimum

Subject to negotiation

Payment / Negotiation for each utilisation

0.2%

Amendment

CHF 200 minimum

CHF 250

Export

Advising without confirmation

0.1%

CHF 250 minimum

CHF 2,000 maximum

Advising with confirmation

(Charged per quarter or part thereof)

By arrangement

CHF 500 minimum

Payment / negotiation for each utilisation

0.2%

CHF 200 minimum

Deferred Payment

For each utilisation

By arrangement

Documents Presented with Discrepancies

CHF 50 minimum

Assignment fee

CHF 250 flat

Amendment

CHF 150

Cancellation

CHF 150

Reimbursement

CHF 200

Swift

CHF 25 minimum

Courier

CHF 80 minimum

Postages

CHF 50 minimum

Documentary Collections - Import / Export

Documentary Collections

Collections payable at sight

0.2%
CHF 250 minimum
CHF 500 maximum

Collections payable against acceptance on due date

0.25%
CHF 300 minimum
CHF 750 maximum

Collections Payable on a Due Date (Additional)

In case we have to confirm / guarantee payment on due date (charged per quarter or part thereof)

By arrangement
CHF 250 minimum

In case of special issuance of goods release

By arrangement
CHF 250

Bank Guarantees

Issuance of Guarantees

By arrangement

Guarantee amendment

CHF 250

Partly Secured Against Acceptable Security

By arrangement

Lien confirmed to branches

By arrangement

Lien amendment

USD 100 minimum

Borrowing / Loans

Overdrafts

Un-arranged
Arranged

3% over 6 months LIBOR
As per arrangement

Mortgage Loans

This facility is granted up to a maximum of 5 years
(renewable)

Interest rate as per arrangement

Commercial Loans

This facility is granted up to a maximum of 5 years
(renewable at bank's discretion)

Interest rate as per arrangement

Arrangement / Documentation Fee (One Time)

Charged to cover the cost of negotiation and arranging
a loan, overdraft or Letter of Credit facility

1%
CHF 250 minimum
or as per arrangement

Renewal Fee

If any of the existing loan, overdraft or Letter of Credit
facilities are renewed (at the Bank's option)

1%
CHF 250 minimum
or as per arrangement

Security Perfection Charges

Where solicitors & other professional charges incurred in
perfection of securities, to the order of the Bank.
These charges will be debited as received

The actual as received

Commitment Fee

Where loans are re-paid contrary to loan agreement,
prior to their maturity

1% from date of adjustment till
maturity date of loan per loan
agreement on outstanding balance

Discounting

Discounting of Bills of Exchange

Interest rate as per arrangement

Investments and Securities

Discretionary Mandate

All-in-one fee p.a. - charged quarterly - based on mandate-size and strategy.

The fee includes asset management services, wealth management statement, all custody charges, income collection and corporate action services, securities transaction commission and the general account maintenance charges.

Portfolio size (CHF equivalent)	Strategy Conservative	Strategy Balanced	Strategy Equity
≤ 1,000,000	1.20%	1.50%	1.80%
> 1,000,000 - ≤ 3,000,000	1.08%	1.35%	1.62%
> 3,000,000 - ≤ 5,000,000	0.96%	1.20%	1.44%
> 5,000,000	0.60%	0.75%	0.90%
Minimum fee p.a.	CHF 4,800	CHF 6,000	CHF 7,200

Advisory

Portfolio fee p.a. - charged quarterly - based on mandate-size and -risk tolerance.

The fee includes access to investment advisory services, wealth management statement, all custody charges, income collection and corporate action services, precious metals-account and -physical custody commission and the general account maintenance charges.

Portfolio size (CHF equivalent)	Risk tolerance Liquidity*	Risk tolerance Conservative / Balanced / Equity
≤ 1,000,000	CHF 400 p.a.	0.35%
> 1,000,000 - ≤ 3,000,000	-	0.30%
> 3,000,000 - ≤ 5,000,000	-	0.25%
> 5,000,000	-	0.20%
Minimum fee p.a.	-	CHF 800

* Advisory portfolios with risk tolerance Liquidity do not invest in Securities

Investments and Securities (cont.)

Securities

This transaction based commission* is in % of amount traded.

Buying and selling	Bonds and other interest-bearing securities	Equities and similar securities (such as ETFs, warrants)
Up to CHF 100,000	0.70%	1.00%
For the next CHF 150,000	0.50%	0.75%
For the next CHF 250,000	0.35%	0.50%
For the rest	0.20%	0.25%
Minimum fee	CHF 100	CHF 100

Buying and selling, new issues	Structured Products (excluding Dual Currency Deposits / Units)	Investment Funds (subscription only, no redemption charges)
Up to CHF 100,000	0.70%	1.00%
For the next CHF 150,000	0.50%	0.75%
For the next CHF 250,000	0.35%	0.50%
For the rest	0.20%	0.50%
Minimum fee	CHF 100	CHF 100

* Includes third-party brokerage fees; excludes third-party delivery expenses, issue commissions, foreign tax and exchange fees and any miscellaneous product costs

Fiduciary Deposits

Fiduciary Commission

0.375% p.a.
minimum CHF 100

