



# **SCHEDULE OF CHARGES FOR LENDING, TRADE and INSTITUTIONS**

**Effective from August 07, 2023**

## **About our Schedule of Charges (also referred to as tariff or fees)**

The Schedule of Charges tells you how much we charge you for the banking services we provide. It forms part of our agreement with you, when you choose to bank with HBL Bank UK.

These charges are current as of 7<sup>th</sup> August, 2023, but are subject to change. We can change our charges as set out in our agreement with you. If these details have changed by the time you apply for the account, we will provide you with the current Schedule of Charges.

In case you require any clarification, you may:

- Enquire in person at any of our branches
- Contact us via telephone on 0344 809 4258
- Visit our website at [www.hblbankuk.com](http://www.hblbankuk.com) and click on “Contact Us”

## Loans and Overdrafts

### Administration Charges and Interest Rates on Overdrafts and Loans

- Interest on overdrafts and loans is charged on the last working day of the month to which it pertains.
- Rates / Charges given hereunder are standard rates but may vary on agreement with the customer.
- Charges that are specified only in £, will be converted from £ to the currency of account, based on our prevailing rate of exchange on the day the charge is applied.
- HBL Bank UK Base Rate is a reference rate that may be applicable to Loans or Overdrafts – this is displayed on our website.
- UK Base Rate is the Bank of England Base Rate that may be applicable to Loans or Overdrafts.

Service	Fees / Charges
Arrangement fees on overdraft and loans (including annual renewal fees on overdrafts )	Charges will apply on a case-to-case basis as agreed with us
Courier charges	Actual
Deed handling, redemption, or related document	£100
Discharge Fee	£75
Demand Notice through Solicitors	Solicitors fee
EOL (Excess Over Approved Overdraft Limit)	As per facility letter (3% per annum above the agreed rate in case not specified in the Facility Letter)
Property valuation / survey fees	Actual (from our approved panel of surveyors)
Property perfection fees	Actual
Renewal fee	Charges will apply on a case-to-case basis as agreed with us

## Trade Finance

### Trade Finance

- Charges for \$ and € transactions are specified in \$ and € respectively
- Charges that are specified only in £, will be converted from £ to the currency of account, based on our prevailing rate of exchange on the day the charge is applied.
- Charges defined per quarter are calculated based on a 90 days per quarter basis. For e.g. a charge of 0.375% per quarter is equal to 1.50% per annum.

Service	Fees / Charges
<b>Import Letters of Credit</b>	
Letters of Credit (LC) Issuance	0.375% per quarter or part thereof (min: £100 or \$150 or €125)
Amendment in LC (text only)	£50 or \$70 or €60
Amendment in the period or increase in the value of LC	0.375% per quarter or part thereof (min: £100 or \$150 or €125)
Acceptance commission against usance LC	0.15% per month or part thereof (min: £100 or \$150 or €125)
Cancellation / Unutilised LC (chargeable if cancelled during the period of validity)	£150 or \$250 or €175
Handling of documents	0.25% flat (min: £100 or \$150 or €125)
Discrepancy Fee (recoverable from the beneficiary)	£75 or \$100 or €80
Issuance of Delivery Order	£35 or \$50 or €40
Transmission Fee	SWIFT: £75 or \$100 or €75
	Courier: £50 or \$100 or €75
	Post: £15 or \$30 or €20
Payment charges on proceeds of trade instruments	Up to £50,000 or equivalent: £35 or \$70 or €50
	From £50,001 to £100,000 or equivalent: £50 or \$100 or €70
	£100,001 and above or equivalent: £70 or \$150 or €105
<b>Export Letters of Credit</b>	
Advising charge	£100 or \$150 or €125
Advising amendment charge	£50 or \$70 or €50
Handling of documents	0.25% flat (min: £150 or \$200 or €150)
Discrepancy Fee	£75 or \$100 or €75
Assignment of proceeds	0.375% flat (min £200 or \$300 or €250)
Transfer of LC	0.375% flat (min £200 or \$300 or €250)
Confirmation Fee	As per agreement

Discounting/Financing	As per agreement
Cancellation/Unutilised LC	£150 or \$250 or €175
Postage/ Courier	£50 or \$100 or €75
Payment charges on proceeds of trade instruments	Up to £50,000 or equivalent: £35 or \$70 or €50
	From £50,001 to £100,000 or equivalent: £50 or \$100 or €70
	£100,001 and above or equivalent: £70 or \$150 or €105
<b>Inward Documentary Collections</b>	
Handling charges	0.25% of the Amount (min £75 or \$100 or €75 & max: £250 or \$400 or €300)
Issuance of delivery order	£35 or \$50 or €40
Collection returned unpaid	£100 or \$150 or €125
Postage/Courier	By airmail: £15 or \$30 or €20 per collection item
	By courier: £50 or \$100 or €75 per collection item
<b>Outward Documentary Collections</b>	
Handling charges	0.25% flat (min £75 or \$100 or €75 & max: £250 or \$400 or €300)
Collection returned unpaid	£50 or \$60 or €50
Postage/ Courier	By Airmail: £15 or \$30 or €20
	By Courier: £50 or \$100 or €75
Payment charges on proceeds of trade instruments	Up to £50,000 or equivalent: £35 or \$70 or €50
	From £50,001 to £100,000 or equivalent: £50 or \$100 or €70
	£100,001 and above or equivalent: £70 or \$150 or €105
<b>Reimbursement/ Disbursement Commission</b>	
Commission for each payment up to £10,000 or \$20,000 or €15,000	£50 or \$75 or €75
Commission for each payment over £10,000 or \$20,000 or €15,000	£75 or \$100 or €125
Payment charges on proceeds of trade finance requests	Up to £50,000 or equivalent: £35 or \$70 or €50
	From £50,001 to £100,000 or equivalent: £50 or \$100 or €70
	£100,001 and above or equivalent: £70 or \$150 or €105
<b>Bank Guarantees</b>	
Issuance by HBL UK or through Correspondent Bank	0.50% per quarter or part thereof plus correspondent bank charges. (min: £100 or \$150 or €150)
Swift	£75 or \$100 or €75
Postage	£15 or \$30 or €20
<b>Foreign Bills Purchased</b>	
Purchase of negotiable instruments	As per agreement

#### Funds Transfer at the Request of Banks/Financial Institutions

Transaction Type	Fees / Charges
SWIFT	£25 or \$50 or €35

Other charges on the account may be applicable on a case-to-case basis, and HBL Bank UK will inform the customer in advance.

HBL Bank UK Limited (trading as HBL Bank UK) Authorised by the Prudential Regulation Authority (PRA) and Regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority (PRA).