

HABIB BANK LIMITED, KENYA

(Incorporated In Pakistan)

SCHEDULE OF CHARGES w.e.f 01.05.2015

Dear Customers :

The Government of Kenya through an Act of Parliament, The Finance Act-2012 and The Finance Bill-2013, has imposed 10 % excise duty on all fees, commissions and charges on bank's services except interest.

Serial #	Bank Services	Bank Charges (K.Shs)
i)	Ledger fee - On Current A/c	K.Sh 35/= per entry in local currency accounts USD 0.50/= per transaction in Foreign Currency Accounts
ii)	Statement of Account	
	Quarterly (Regular)	No charges
	Interim (Per Sheet)	150.00
	Duplicate (Per Sheet for Current 6 months)	300.00
	Duplicate (Per Sheet for Over 6 months)	350.00
iii)	Issuance of Balance Certificate	350.00
iv)	Stop Payment Instructions (Per Notice)	400.00
v)	Standing Instructions	
	a) Compliance	500.00
	b) When could not be complied with and Party Informed	500.00
vi)	Commission of Salary Received (Pensioners Exempted)	
	Within Bank	Free
	Outside Bank	250.00
vii)	Closing of A/c (At the request of Customer)	
	(Current A/c, Savings A/c, SNTD & FC) (In FC A/c Equivalent of)	500.00
viii)	Report to Auditors	1000.00
ix)	Issuance of Cheque Books Per leaf (Staff exempted)	20.00
x)	Banker's Opinion/Confidential Report/ Confirmation of statement to third Party	1500.00
xi)	Minimum Balance not maintained (I/C)	
	a) SNTD Kshs.10,000/=	300.00
	b) CD Kshs.20,000/=	500.00
	c) FC USD 1,000/= or Equivalent	USD 5.00 or Equivalent
xii)	Company Search	Actual
xiii)	Bulk Cash handling Charges including Foreign Currency Accounts	
	Per Cash received over Kshs.500,000/ or equivalent in a day	0.25 %
xiv)	Encashment of third party cheques	
	Per payment charges to be recovered from beneficiary	100.00
	REMITTANCES	
xv)	Bankers cheque	
	1.Issuance commission	
	a.Customer	500.00
	b.Non customer	700.00
	2.Cancellation/duplicate issues	500.00
xvi)	RTGS Charges	500.00

xvii)	Local Bills Discounted	
	i) Commission (in % age)	0.25 % Per quarter
	ii) Interest	To be decided on case to case basis
xviii)	Clearing	
	a) Outward Clearing Cheque returned unpaid	
	Refer to Drawer/ Effects not cleared	1500.00
	For other reasons	500.00
	b) Inward Clearing Cheque returned unpaid	
	Refer to Drawer/ Effects not cleared	1500.00
	d) FC Clearing Charges	
	Outward Clearing (Per Cheque)	USD 10.00
	Inward Clearing (Per Cheque)	USD 5.00
	d) FC Clearing Charges (Returns)	
	Outward Clearing (Per Cheque)	USD 20.00
	Inward Clearing (Per Cheque)	USD 10.00
xix)	FOREIGN REMITTANCES	
	i) Commission	
	b) Foreign Demand Draft(FDD)	750.00
	c) Foreign Telegraphic Transfer (FTT)	1000.00
	ii) Foreign Demand Draft (FDD) Cancellation	500.00
	iii) Swift charges	500.00
	v) Foreign Bills for Collection (FBC)	
	a) Commission	0.50% Min 500
	b) Postage	Actual or Kshs.100 whichever is higher
	c) Courier	Actual
	vi) Foreign Bills Purchased (FBP)	
	a) Commission	0.50% Min 500
	b) Interest	To be decided on case to case basis
	c) Postage	Actual or Kshs.100 whichever is higher
	d) Courier	Actual
	Tracers	
	This is a follow up on outstanding issues e.g. Bills sent for collection or any follow up made on request of customer	1000
xx)	LETTERS OF CREDIT	
	i) Opening	
	a) Commission	0.5 % Per Quarter Min 1000
	b) Postages	KShs.500 for Airmails KShs 3500 for Courier or Actual
	c) Swift Charges	Actual or Kshs.2000 whichever is higher
	ii) Amendment Commission	
	a) Change of amount and /or extension of period	0.50 % Per Quarter Min 1500
	b) General amendment	1000.00
	c) Postage	Actual or Kshs.500 whichever is higher
	d) Swift charges	Actual or Kshs.1000 whichever is higher
	iii) Accepted Drafts	
	a) Usance Commission	0.25% Flat of A.D Amount
	b) Postages	Actual or Kshs.500 whichever is higher
	c) Swift	Actual or Kshs.2000 whichever is higher
	iv) Cancellation	750.00
	V) Negotiation /Settlement	
	a) Usance Commission	0.25% Flat of A.D Amount
	b) Postages	Actual or Kshs.500 whichever is higher
	c) Swift	Actual or Kshs.2000 whichever is higher

xxi)	P.A.D	
	i) Commission	1% on bill amount Min 1000
	ii) Interest	To be decided on case to case basis
	iii) FPAD	As per Bank's Policy
xxii)	T.R.	
	i) Commission	1.0%
	ii) Interest	To be decided on case to case basis
xxiii)	Letters of Guarantee or Bid Bond	
	i) Issuance	
	ii) Amendment fees	0.60% Per Quarter Min 1500
	a) Change of amount and or extension o period	0.60% Per Quarter Min 1500
	b) General amendment	1000.00
xxiv)	EXPORTS	
	i) LC Advising	2000.00
	ii) Negotiation	0.25%
	iii) OFDBC	0.25%
	iv) Adding conirmation	0.50%
	v) Postage	Actual or Kshs.500 whichever is higher
	vi) Courier charges	Actual or Kshs.3500 whichever is higher
	vii) Swift charges	Actual or Kshs.1000 whichever is higher
	viii) Interest incase of FC purchase	Rate to be decided on case to case basis
xxv)	I.FD.B.C	
	i) Commission	0.25% Min 1000
	ii) Postage	Actual or Kshs.500 whichever is higher
	iii) Swift (Recoverable at the time of delivery of shipping documents)	Actual or Kshs.1500 whichever is higher
xxvi)	CREDIT	
	i) Valuation	Actual
	ii) Site visit/godown inspection charges	2000.00
	iii) Commitment fees on credit facilities at the time of sanctions/renewal (% age of approved /sanctioned facility) (Fully Cash Collaterlized facility exempted)	1.0%
	iv) Rescheduling/restructuring (% age of rescheduled/restructured facility)	1.0%
	v) Documentation (Once or incase of amendment in the security documents) (% age of fresh sanctioned facility / increase in existing charge amount) (Fully Cash Collaterlized facility exempted)	0.25%
	vi) Temporary overdraft (Unsecured) Accomodation Charges.	500.00
		Regional General Manager