

## Schedule of Charges Wholesale Banking Effective 1st January 2025

Description	Currency	Fee and Charges	10%VAT *if applicable only Transactions from Resident Customers
Duplicate copy of any document from bank's record if requested by customer	USD	USD 15 Per Transaction	
Audit confirmation reports	USD	USD 25 per transaction	
Monthly account service charges (saving account)	USD	Free	
Monthly account service charges (current account)	USD	Free	
Request for Account Statement	USD	Free	
<b>SWIFT TRANSFER</b>			
International Transfer (outward remittances only) Plus Correspondent Bank charges in actual	USD	USD 50	
<b>TERM DEPOSIT</b>			
Minimum Deposit amount for fixed deposit USD 10,000 <i>Note: For resident (Bahraini) customers, the qualification criteria defined by Central Bank of Bahrain would be applicable.</i>	USD	USD	
Upon premature breaking of fixed deposit no interest will be paid for the remaining period and for the matured period interest will be paid on the applicable rack rate for the tenor for which the deposit has been placed, at the time of premature encashment. In case term deposit is withdrawn within 15 days of its creation no interest will be payable.			
<b>GENERAL INFORMATION</b>			
<ol style="list-style-type: none"> <li>1. This Schedule of Charges (SOC) supersedes all previous schedules and is effective from 1st January 2025.</li> <li>2. This schedule is applicable only to the Wholesale Branch.</li> <li>3. The charges in this schedule are applicable to normal transactions only. Special services and transaction not included in this schedule will be charged at a mutually agreed rate.</li> <li>4. Any additional foreign bank charges will be charged as appropriate.</li> <li>5. Additional expenses not included in this schedule will be charged separately.</li> <li>6. HBL Bahrain Country Manager has the discretion to waive / reduce any charges depending upon the relationship.</li> <li>7. Schedule of Charges for Trade related Transaction will be applicable as mentioned in the Retail Trade SOC. The beneficiary of a remittance may be required to pay additional charges depending on the conditions set by the remitter, the remitting bank or the beneficiary bank. The prevailing exchange rate will apply to all cross-currency transactions.</li> <li>8. Whilst HBL does not charge for Inward payments received into customer accounts, the amount credited may be less than what was originally remitted due to deduction of correspondent bank fees which are outside of our control. In the case of bulk payments (where a payment file has several payment instructions) each payment will be charged separately.</li> </ol>			

\* Effective from 1st January 2019, Our fees are subject to VAT as per VAT regulations.

For further information  
please contact the nearest HBL branch  
or call HBL Phone Banking + 973 17202425

\*Licensed as a conventional retail & wholesale bank by the CBB\*