



حبيب بنك المحدود
HABIB BANK LIMITED

Under Banking License issued by the Central Bank of the UAE

Schedule of Charges 2025

Statement of Change

Fees and Charges are inclusive of VAT (where applicable) and are subject to change as per the guidelines of the Central Bank of UAE.

Habib Bank Limited (HBL), Tax Registration Number (TRN): 100034425700003



Schedule of Charges – Statement of Change

Personal Banking

Section / Sub-Section	2024	2025
1.0 - Account Services		
Minimum Account Balance Fee (Residents) – Account Level	<ul style="list-style-type: none"> - If the monthly average balance is AED 2,000 or equivalent and above : Free - If the monthly average balance is less than AED 2,000 : AED 52.50 per month 	<ul style="list-style-type: none"> - If the monthly average balance is AED 5,000 or equivalent and above : Free - If the monthly average balance is less than AED 5,000 : AED 105.00 per month
Minimum Account Balance Fee (Non - Residents) – Relationship Level	-	<ul style="list-style-type: none"> - USD 50,000 or equivalent and above - Free - If the monthly average balance is less than USD 50,000 : AED 262.50 per month
Account Closure Statement as per Consumer Protection Regulation	-	Free
Activation of Dormant/Inactive account	-	- AED 105 per customer
Welcome email from Branch with IBAN Details	-	Free
Bank Statement Verification for External Visa and immigration	-	- AED 26.25 per verification

3.0 - HBL UAE Mobile App		
Section / Sub-Section	2024	2025
Funds Transfer to other banks in UAE – up to AED 50,000	-	- AED 0.50 per transfer

Auto Loan

Section / Sub-Section	2024	2025
Auto Loan	For Personal Banking Customers	Product Discontinued



Business Banking

Section / Sub-Section	2024	2025
Minimum Account Balance Fee – Account Level	<ul style="list-style-type: none">- If the monthly average balance is AED 10,000 or equivalent and above : Free- If the monthly average balance is less than AED 10,000 : AED 105.50 per month	<ul style="list-style-type: none">- If the monthly average balance is AED 25,000 or equivalent and above : Free- If the monthly average balance is less than AED 25,000 : AED 262.50 per month
Activation of Dormant/Inactive account	-	- AED 105 per customer
Bank Statement Verification for External Visa and immigration	-	- AED 26.25 per verification
Account Closure Statement	-	Free

Trade Finance

Section / Sub-Section	2024	2025
Guarantee Issuance	A commission of 1.575% p.a. of the guarantee amount (minimum one quarter or AED 315 whichever is higher for each additional month or part thereof commission 1.575% per month of the guarantee amount is applicable.	A commission of 1.575% p.a. of the guarantee amount (minimum one quarter or AED 315 whichever is higher) for each additional month or part thereof commission of 0.13125% per month of the guarantee amount is applicable.