



Dear Valued Customer,

We are making the following changes to our **Schedule to Charges** (Business) for both Conventional and Islamic banking w.e.f. **1st October 2020**:

- 1) Cheque Books request through HBZweb AED 0.75/- per leaf + delivery charges
- 2) Account Handling Charges (per month):
 - 1 to 10 AED 5/- per transaction
 - 11 onwards AED 20 per transaction
- 3) Cash withdrawal without cheque leaf at teller counter AED 25/-
- 4) Foreign currency cash deposit and withdrawal 1% of amount
- 5) Bank Statements (Duplicate or Physical) AED 50/- per month
- 6) Own Account Transfer (within own relationship in HBZ UAE) initiated Manually AED 5/-
- 7) Internal Transfer (to another HBZ UAE account) initiated Manually AED 25/-

Habib Bank AG Zurich,
United Arab Emirates.