

**TARIFF
(SCHEDULE OF CHARGES 2009)**

The bank reserves the right to vary the structure giving reasonable notice

Internal Complaints procedures

Habibsons Bank Limited operates Internal Complaints Procedures in terms of the Financial Services Authority (FSA) procedures and the Financial Ombudsman Service (FOS) and complaints can be referred to the Branch Manager or the Bank's Compliance Officer.

Complaints we cannot settle may be referred to the FOS

Treating customers fairly policy

Treating customers fairly is a part of the culture of Habibsons Bank Limited.

Customers are to be treated fairly at all stages of the life cycle of their relationship with the bank and of the individual products that we supply to them. Our business model anticipates that our customers will have a long term relationship with the bank.

We will deal with the complaints promptly, fairly and sympathetically and will review complaints to ensure that we draw any necessary lessons from them and make the required changes to our product and practices. We will not place any barriers in the way of customers wishing to make a complaint or claim.

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TYPE OF BUSINESS	CCY	AMOUNT	DESCRIPTION	MIN GBP
BUREAU DE CHANGE				
Purchase/Sale of Foreign currencies		1.00%	Per transaction	3.00
Purchase/Sale of Travelers Cheques		1.00%	Per transaction	3.00
BUSINESS ACCOUNTS				
Dr/Cr entries on statement	GBP	0.55	Per item	
Collection items - Foreign	USD GBP	25.00 17.00	Per item	
Collection of Foreign Currency Travelers Cheques	USD	0.50	Per item	5.00
Collection of Foreign Currency Euro	EUR	15.00	Per item	
Clearing Items returned by us, including Stop Payments	GBP	25.00	Per item	
Clearing Items returned to us, including Stop Payments	GBP	20.00	Per item	
Special presentation of cheques	GBP	15.00	Plus Actual charges	
ALL ACCOUNTS – EFFECTIVE 3rd quarter 2009				
Handling / Maintenance charge per account	GBP USD/EUR Other currencies	10.00 15.00 GBP 10 Eqv	Per quarter Per quarter Per quarter	
SERVICES				
Cash handling	GBP	0.4%	Per transaction	
	Foreign Currencies	0.6%		
Hold Mail	GBP USD	70.00 140.00	Per annum	
Safe Custody Documents in sealed envelopes	GBP	50.00 Plus VAT	Per annum	
Customer's invoices paid by the Bank	GBP	15.00	Per item	
STANDING ORDERS AND DIRECT DEBITS				
Standing Orders Paid	GBP	6.00	Per item	
Standing Order/Direct Debit unpaid due to insufficient funds	GBP	20.00	Per item	
Direct Debit paid	GBP	1.00	Per item	

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STATEMENTS/OLD RECORDS				
Regular statement of accounts			Free of charge	
Duplicate statements	GBP	1.00	Per page	3.00
Retrieval from archives	GBP	5.00	Per page plus actual charges	40.00

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SAFE DEPOSIT BOX (Subject to VAT)			
(Subject to availability, unlimited visits, contents not insured by the bank.)			
Small up to 2''	GBP	70.00	Per Annum
Medium up to 3''-4''	GBP	90.00	Per Annum
Large up to 5''-7''	GBP	130.00	Per Annum
Extra large up to 12''	GBP	200.00	Per Annum
CREDIT RELATED CHARGES			
Interest on overdraft : Pre-arranged		By arrangement	
Interest on overdraft without arrangement	GBP	Clearing bank Base Rate + 6% minimum 12%	
Interest on overdraft without arrangement	FC	LIBOR + 6% minimum 12%	
Facility fee: Initial or Enhancement		As per arrangement	
Renewal fee: at Annual Review		0.5%	Per annum 100.00
Letters of Guarantee (Cash backed)		1.5%	Per annum 200.00
Status Enquiry: On behalf of customers	GBP	15.00	Per item 15.00
Audit Letters	GBP	25.00	25.00
Redemption fee	GBP	250.00	250.00
Loan administration fee	GBP	350.00	Per annum
REMITTANCES			
Electronic transfers: GBP/CHAPS	GBP	25.00	Per item
Electronic transfers EUR	EUR	50.00	Per item
Electronic transfers: in Foreign Currencies	USD	50.00 or equivalent	Per item
Electronic transfers by BACS (Beneficiary credit in 3 days)	GBP	10.00	Per item
Demand Drafts in Foreign Currencies	USD	25.00 or equivalent	Per item
Demand Drafts in GBP	GBP	15.00	Per item
Fax confirmation: Required by Overseas clients	USD	10.00	Per item
Fax confirmation: Required by UK Client	GBP	5.00	Per item
Payments returned Unexecuted Or amendment/repair	USD GBP EUR	25.00 15.00 20.00	Per item
Indo-Pak Rupees drafts (Home remittances)	GBP	5.00	Plus cash handling charges per draft
Indo-Pak Rupees Electronic transfers (Home remittances)	GBP	10.00	Plus cash handling charges per draft

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Inward remittances (Foreign Currencies)	USD/EUR	10.00	Per item	
Inward remittances (GBP)	GBP	2.00	Per item	
EXPORTS				
LC Advising Commission	GBP	50.00		
Negotiating/payment commission		0.20%		50.00
Amendment Commission	GBP	25.00		
Discrepancy charges	GBP	35.00		
Acceptance of export bill		0.15%	Per Month or Part thereof	50.00
Adding confirmation			By Arrangement	100.00
LC Transfer		0.375%		150.00
Pre-advising LC	GBP	30.00		
LC Cancellation and/or expired unutilized	GBP	30.00		
Outward collection		0.25%	Max. GBP 200.00	50.00
Reimbursement Commission	GBP	50.00		
IMPORT				
LC Opening Commission		0.375%	Per Quarter or Part thereof	75.00
Amendment Commission	GBP	35.00		
Enhancement to LC amount or LC extension			As per LC opening above	
Full LC Swift	GBP USD	50.00 100.00		
Other Swift	GBP USD	25.00 50.00		
Payment against LC		0.20%		50.00
Acceptance Commission		0.15%	Per Month or part thereof	50.00
LC Cancellation and/or expired unutilized	GBP	30.00		
Inward Collection		0.25%	Max. GBP 200.00	50.00
Unpaid Bills	GBP	50.00	Per Item	
Overdue Bills	GBP	10.00	Per Tracer	
Delivery Order	GBP	25.00		
POSTAGE and COMMUNICATION				
Postage			At Actual	2.00
Facsimile (Local)	GBP	1.00	Per Page	
Facsimile (Overseas)	GBP	2.00	Per Page	
Courier: National			At Actual	15.00
Courier: International			At Actual	35.00

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Foreign Exchange / Money Market deposit contract advice by post			No charge	
Foreign Exchange / Money Market deposit contract advice by fax (Local)			No charge	
Foreign Exchange / Money Market deposit contract advice by fax (International)	GBP	1.00	Per page	
Telephonic follow up	GBP	5.00	Per call lasting up to 5 minutes	
INVESTMENT BANKING				
Equities / shares				
U.S. Markets	USD	0.10	Per Share	Min 150.00
U.K. Markets	GBP	0.75%	of Consideration Amt	Min 100.00
Pakistan	USD	0.50%	of Consideration Amt	Min 250.00
Rest of Europe	EUR	1.00%	of Consideration Amt	Min 200.00
Rest of World	USD	1.25%	of Consideration Amt	Min 300.00
Options				
Minimum 5 Contracts	USD	25 per Contract		Min 250.00
6 Contracts +		Negotiable		
Fixed income bonds				
Nominal Value up to USD 250,000	USD	0.750%	of Consideration Amt	Min 250.00
USD 250,001 to USD 500,000	USD	0.500%	of Consideration Amt	
USD 500,001 to USD 1,000,000	USD	0.375%	of Consideration Amt	
USD 1,000,000+	USD	0.250%	of Consideration Amt	
Mutual Funds/Other Collective Investment Schemes				
USD 50,000+	USD	Negotiable		Min 250.00
Other Charges				
Safe Custody Fees (Charged quarterly on value of holding)	USD	0.25%		Min 75.00
For further clarification or special arrangements in respect of our charges, please feel free to discuss with the Branch Manager				