

**CLIENT TARIFF**  
**EFFECTIVE 01 JUNE 2022**

ACCOUNT CHARGES		STANDARD FEES
ACCOUNT OPENING FEES	Individual	£ 100
	Corporate	£ 250
CURRENT ACCOUNT	Individual	No interest is payable on credit balances on current accounts
	Corporate	
SAVING ACCOUNTS	Individual	No interest is payable on balances on savings accounts
	Corporate	
SERVICE MAINTENANCE FEES	Individual	£ 300.00 p.a
	Corporate	UK £ 400.00 p.a, Non UK £ 400 p.a
Small Balance Surcharge	Individual	£ 300.00 p.a. or currency equivalent for total average balance of less than £300,000
	Corporate	£ 400.00 p.a. or currency equivalent for total average balance of less than £300,000
OVERDRAFT	Individual	a) Authorised overdraft-interest is charged monthly in accordance with the terms of any Customer Overdraft Agreement governing the facility b) <b>Unauthorised</b> overdraft-interest will be charged and compounded monthly at the Bank's standard default rate, which is <b>10%</b> for unauthorised overdraft applicable from time to time
	Corporate	
CLOSING FEES <small>Closing fees are a fixed amount and only waived for closure after 12 months</small>	Individual & Corporate	£ 150

OTHER SERVICE CHARGES		
CASH - OUT	By appointment only & Collected from our correspondent Bank	<b>Below £10,000 = £100.00 Flat fee, plus 1.75 per GBP100, £10,000 and over = £200.00 Flat fee, plus 1.75 per GBP100</b>
CHEQUE BOOKS	Individual	£50 per cheque book - <b>An additional charge of £20.00 per cheque paid</b>
	Corporate	£100 per cheque book - <b>An additional charge of £20.00 per cheque paid</b>
RETURNED ITEMS	This charge is imposed when cheques/direct debits cannot be paid	£ 50 per item
STOPPED ITEMS	This charge is imposed on customer's cancellation instructions	Cheques £ 50 Direct Debit £ 40
DOMESTIC OUTGOING PAYMENTS	<b>GBP Payments</b>	
	a) Paid to accounts with other Banks in the U.K. via same day electronic transfer system b) Traces, enquiries, amendments, cancellations	£ 20 per payment £ 75 per item
INTERNATIONAL OUTGOING PAYMENTS: Includes Channel Islands payments	<b>International Outgoing Payments * All currencies</b>	0.3% (Min.£ 35 , Max. £ 150 per payment)
	a) Traces, enquiries, amendments, cancellations	Up to 6 months £ 50 Over 6 months £ 150
DOMESTIC & INTERNATIONAL INWARD PAYMENTS	Incoming Payments credited to clients accounts are credited free of any charge from the Bank immediately or soon after receipt from the Bank. * The value date the Bank applies to these payments is the same as the one received in the market * In the case a Foreign Exchange (FX) transactions is required in order to convert currency of funds received to the account currency, then additional days maybe required as per Market Rules for such FX transactions	
ADDITIONAL EXPENSES	Statement Reprint	£ 10 per page
	Letters	£ 50
	Copy of Swift Messages	£ 15 per page
	Release of Mortgage	£250.00
	Audit Confirmations	£150.00
OTHER SERVICES	The Bank provides a full range of services in Foreign Exchange, Letters of Guarantee, Documentary Credits, Collection of bills/drafts etc. (Details on request)	
OUTGOING PAYMENTS EXECUTION CUT OFF	All Outgoing Payment Orders received daily between 09:00 to 15:00 will be executed on the same day All Outgoing Payment Orders received daily after 15:00 will be deemed as having been received the next working day and will be executed that next working day	
	Outgoing Payment Orders received in a non-electronic manner and denominated in GBP or any EEA currency, will be executed by the Bank maximum by T+2 or earlier on a best effort basis. All other currencies will be executed by T+4 or earlier on a best effort basis.	
	GBP	15:00 (GMT) for same day value
	EUR, USD	13:00 (GMT) for same day value
	AUD, HKD, JPY, ZAR	10:00 (GMT) for next day value
	CAD, CHF, DKK, NOK, PLN, SEK, TRY	12:00 (GMT) for next day value
	SGD	10:00 (GMT) for two days value
	<b>VAT, where applicable, is not included.</b>	