

**CLIENT TARIFF**

STANDARD FEES		
<b>MANAGEMENT FEES</b>	Not applicable	
<b>ACCOUNT OPENING FEES</b>	Individual	£ 100
	Corporate	£ 250
<b>CURRENT ACCOUNT</b>	Individual	No interest is payable on credit balances on current accounts
	Corporate	
<b>SAVING ACCOUNT</b>	Individual	No interest is payable on any credit balances below £ 10,000 (or equivalent if the account is held in another currency). Interest is payable on balances in excess of the above amount, quarterly in arrears at the Bank's prevailing stand savings interest rates, available on request.
<b>SERVICE MAINTENANCE FEES</b>	Individual	£ 50 per quarter, payable in Arrears
	Corporate	UK £ 75 per quarter, payable in Arrears Non UK £ 100 per quarter, payable in Arrears
<b>Minimum Average Balance Fee</b>	Individual	£ 75 per quarter, payable in arrears, if minimum average balance of £5,000 (or equivalent if account is held in another currency) is not maintained during each quarter
	Corporate	£ 100 per quarter, payable in arrears, if minimum average balance of £10,000 (or equivalent if account is held in another currency) is not maintained during each quarter
<b>OVERDRAFT</b>	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	
<b>CLOSING FEES</b> <small>Closing fees are a fixed amount and only waived for closure after 12 months</small>	Individual & Corporate	£ 150
<b>CHEQUE BOOKS</b>	Individual	£ 50 per cheque book
	Corporate	£100 per cheque book
<b>SPECIAL CHEQUE CLEARANCE</b>	By Post	£ 75 per item
	By messenger & out of pocket expenses	£ 200 per item
<b>RETURNED ITEMS</b>	This charge is imposed when cheques/direct debits cannot be paid	£ 50 per item
<b>STOPPED ITEMS</b>	This charge is imposed on customer's cancellation instructions	Cheques £ 50 Direct Debit £ 40
<b>ISSUE OF DRAFTS</b>	a) Sterling & Foreign Currency	0.3% (Min. £ 50 , Max. £ 150)
	b) Cancellation, Cautions, Replacements	£ 100 per item
	c) Copy of paid draft	£ 75 per item
<b>PAYMENTS / REMITTANCES</b> <small>Sterling in favour of individuals, legal entities other than Banks</small>	<b>Payments in U.K. (except Euros &amp; SEK)</b>	
	a) Paid to accounts with other Banks in the U.K. via same day electronic transfer system	£ 20 per payment
	b) Advised and paid direct to beneficiary	£ 20 per payment plus £ 10 fee for cash over £ 2 000 per payment
	-In cash	
	-by Draft	see "Issue of Drafts"
	c) Traces, enquiries, amendments, cancellations	£ 75 per item
	<b>International Payments *</b>	
	0.3% (Min.£ 35 , Max. £ 150 per payment)	
	* Under the Code "SHARE" Correspondent fees are included. * Under the Code "OUR" an additional charge of £ 15 applies. <b>Default action is "Share"</b>	
	a) Transfer to a single Bank for multiple beneficiaries	Special Tariff will apply subject to negotiation
	b) Traces, enquiries, amendments, cancellations	Up to 6 months £ 50 Over 6 months £ 150
<b>CREDIT CARD</b>	Letter of Guarantee Fee	1% on Letter of Guarantee Amount
<b>ADDITIONAL EXPENSES</b>		
Statement Reprints	£ 10 per page	
Fax Confirmations	£ 10 per page	
Letters	£ 50 per page	
Swift Messages	£ 15 per page	
Audit Confirmations	£ 150	
<b>OTHER SERVICES</b>	The Bank provides a full range of services in Foreign Exchange, Letters of Guarantee, Documentary Credits, Collection of bills/drafts etc. (Details on request)	
<b>PAYMENTS/REMITTANCES CUT OFF TIMES</b>	<i>For incoming and outgoing payments. All times are stated in United Kingdom time</i>	
	GBP	15:00 for same day value
	EUR, USD	13:00 for same day value
	SEK, CAD, NOK, DKK, CHF, TRY, PLN	12:00 for next day value
	JPY, AUD, HKD, ZAR	10:00 for next day value
	SGD	10:00 for two days value
VAT, where applicable, is not included.		