



Name of the account provider: Investec Bank plc

Account name: Private bank account

Date: 11 August 2020

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Investec Bank plc Banking Relationship Agreement and the Additional Conditions for the Private bank account.
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
General account services		
Maintaining the account Private bank account	Monthly Total annual fee	£10.00 £120.00
Payments (excluding cards)		
Direct debit		No additional fee
Standing order		No additional fee
Sending money within the UK		No additional fee
Sending money outside the UK		No additional fee
Receiving money from outside the UK		No additional fee

Cards and cash		
Cash withdrawal in pounds in the UK		No additional fee
Cash withdrawal in foreign currency outside the UK	In the specific countries listed on our website at investec.co.uk/spendingabroad	No additional fee
	In a country not specified on our website and outside the UK	2% of the value of the transaction
Debit card payment in pounds		No additional fee
Debit card payment in a foreign currency	In the specific countries listed on our website at investec.co.uk/spendingabroad	No additional fee
	In a country not specified on our website and outside the UK	2% of the value of the transaction
Credit (e.g. refunds) to your debit card in a foreign currency	In the specific countries listed on our website at investec.co.uk/spendingabroad	No additional fee
	In a country not specified on our website and outside the UK	2% of the value of the transaction
Overdrafts and related services		
Refusing a payment due to lack of funds		No additional fee
Allowing a payment despite lack of funds		No additional fee
Arranged overdraft	Use of the arranged overdraft facility	No additional fee
	Arranged overdraft debit interest	8.00% per annum above the Bank of England base rate (as that rate varies from time to time)

Unarranged overdraft	Use of the unarranged overdraft facility Unarranged overdraft debit interest	No additional fee 8.00% per annum above the Bank of England base rate (as that rate varies from time to time)
Other services		
Cancelling a cheque		No additional fee

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