

Schedule of Charges as at 1 November 2020



The following Charges apply to all Accounts for private individuals

Withdrawals

| | |
|---|--|
| Cheque books issued to client | £125 per book |
| Cheques issued by the Bank on behalf of the client | £50, \$70 or €70 per item |
| Cheques issued by client, received for collection by an overseas bank | £20 or €30 per item |
| Cheques issued by client returned unpaid | £150, \$225, €225 or currency equivalent per cheque |
| Direct debits and standing orders unpaid | £50, \$75, €75 or currency equivalent per item |
| Standing orders by: | |
| BACS | £5 per item |
| Cheque | £20, \$30 or €30 for cheques |
| Telegraphic transfer | £30, \$50 or €50 for telegraphic transfer |
| Additional charges | £10, \$15 or €15 per item in addition to the standard charge if the specified Minimum Balance (as defined in the Special Terms and Conditions) is not maintained |
| Stopped cheques: | |
| Per instruction | £20 per item |
| Lost or stolen cheques | No charge |
| Telegraphic transfer/SWIFT/CHAPS not made online | £50, \$70 or €70 per item |
| UK payments made online | Free of charge |
| International payments made online | £15, \$25 or €25 per item Please contact the Bank for other currencies |

Deposits

| | |
|--|---------------------------|
| Bank Giro Credits paid in at another UK bank | £5 per item |
| Cheque collections for sterling cheques: | |
| Cheques drawn outside of the UK | £30, \$45 or €45 per item |
| Agents charges may also be applied | |
| Cheques deposited returned unpaid | £15 or €25 per item |

| Debit Card Charges | Sterling | Euros | US dollars |
|---|----------|-------|------------|
| Annual fee | None | €100 | \$100 |
| Currency conversion fee | 2.75% | 2.75% | 2.75% |
| ATM cash withdrawal fee domestic currency | None | €3 | \$3 |
| ATM cash withdrawal fee other currency | £2 | €3 | \$3 |
| Card courier fee | £50 | €70 | \$70 |
| PIN courier fee | £50 | €70 | \$70 |
| Replacement card | £50 | €50 | \$50 |
| Dispute fee for genuine transaction | £40 | €60 | \$60 |
| Emergency card replacement via Visa Global Customer Assistance Services | £150 | €200 | \$200 |
| Emergency cash via Visa Global Customer Assistance Services | £80 | €100 | \$100 |

Account

Account opening*, or changes in administration or structure

*Represents when a client account is opened. This fee is one-off and will not be charged for subsequent accounts being opened under the same client name

| | |
|-------------------|---|
| PEP clients | Individuals who are independently classified as a PEP (Politically Exposed Person) or close associate of a PEP. Minimum charge of £5,000 (or currency equivalent) |
| High risk clients | For individuals linked to a sensitive high risk country or a high risk business activity. Minimum charge of £1,500 (or currency equivalent) |

Account maintenance fee

| | |
|-------------------|---|
| PEP clients | Individuals who are independently classified as a PEP (Politically Exposed Person) or close associate of a PEP. Minimum charge of £5,000 (or currency equivalent) |
| High risk clients | For individuals linked to a sensitive high risk country or a high risk business activity. Minimum charge of £1,500 (or currency equivalent) |

Other

| | |
|--|---|
| Agency charges | All charges passed by other banks will be debited to the Account |
| Bank reference requests, whether by the Bank or to the Bank | £25, \$37.50 or €37.50 for each request |
| Client's enquiries regarding late/non receipt of payments out or inward funds where it is not the Bank's error | £25, \$37.50 or €37.50 minimum per investigation/message |
| Copy statements | £5, \$7.50 or €7.50 per sheet (minimum £25) |
| Interest statement | £25, \$37.50 or €37.50 per statement |
| Inward payment charges | The Bank does not currently charge for the receipt of funds in electronic form |
| Payment confirmations/SWIFT advices | £10, \$15 or €15 per item |
| Recent transaction report/temporary statement | £10, \$15 or €15 per Account |
| Retained or returned mail/lost all contact | £75, \$125 or €125 per quarter |
| Time charges | The Bank reserves the right to charge for additional time spent reasonably incurred commensurate with the work involved, in the circumstances described in the General Terms and Conditions, and any other circumstances in which the Bank reasonably considers such additional work to be necessary, at a minimum of £50 per hour and a maximum of £500 per hour |
| Unauthorised overdraft | £100, \$150 or €150 charge in addition to debit interest |

Any additional services will attract a charge commensurate with the work involved.

Investec Bank (Channel Islands) Limited, PO Box 188, Gategny Court, Gategny Esplanade, St Peter Port, Guernsey, GY1 3LP
Tel +44 1481 723 506 Fax +44 1481 741 147 Email enquiries@investec-ci.com www.investec-ci.com

Banking | Lending

Investec Bank (Channel Islands) Limited is a wholly owned subsidiary of Investec Bank plc. This document is distributed by Investec Bank (Channel Islands) Limited which is licensed in Guernsey by the Guernsey Financial Services Commission under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended, to carry on banking and investment business. Registered Address: Gategny Court, Gategny Esplanade, St Peter Port, Guernsey, GY1 1WR. Registered Number: 5845. The Jersey Branch of Investec Bank (Channel Islands) Limited is regulated by the Jersey Financial Services Commission to carry on deposit taking business under the Banking Business (Jersey) Law 1991, as amended. The Jersey Branch registered address is One The Esplanade, St Helier, Jersey, JE2 3QA. The Isle of Man Representative Office of Investec Bank (Channel Islands) Limited is regulated by the Isle of Man Financial Services Authority. The Isle of Man Representative Office's place of business address is Second Floor, The Old Courthouse, Athol Street, Douglas, Isle of Man, IM1 1LD.