

Charges Sheet



The following charges apply to all UK bank accounts unless we say otherwise.

The charges sheet should be read together with the Investec Bank plc Banking Relationship Agreement and Additional Conditions that apply to your account.

Everyday service charges

Service	Charge
Payments out of your account	
Electronic transfers in sterling in the UK	
Transfers up to £100,000	£10 for every transfer
Transfers over £100,000	£20 for every transfer
If you use our Online Banking or telephone service or you hold a Notice Account, these transfers are free	
International electronic transfers	
Sterling and US Dollar	£30 for every transfer
Euro	£10 for every transfer

Other service charges

Service	Charge
Cheques	
Cheque collection in relation to cheques you pay into your account and which are drawn on a foreign bank or in a foreign currency	0.25% of the value of cheque subject to a minimum charge of £10 or a maximum charge of £40
Cheques paid into your account and returned unpaid by the drawer's bank	£7.50 for every cheque returned
Special presentation of a cheque	£10 per cheque
If the cheque was lost or stolen, there is no charge	Free
Returned payments	
If a payment is returned due to insufficient funds	£20 per returned payment plus £15 for the letter advising you of the returned payment
Copy of a statement	£5 for each statement
To provide a reference if you or another bank request this	£10 plus VAT per reference

Interest charges on overdrawn balances

If your account becomes overdrawn, we will charge you interest on the overdrawn balance at the rate of 15% per annum above the Bank of England Base Rate (as that rate varies from time to time). Interest will be charged daily and applied monthly until you repay all amounts due to us.