



Name of account provider: SG Kleinwort Hambros Bank Limited

Account name: Current Account

Date: 31st October 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you 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 Kleinwort Hambros UK Terms of Business and the Kleinwort Hambros UK Banking and Investment Services Charging Structure.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Per quarter (or part thereof) where the average account balance is more than GBP 10,000 GBP 0
	Total annual fee where the average account balance is more than GBP 10,000 in each quarter GBP 0
	Per quarter (or part thereof) where the average account balance is less than GBP 10,000 GBP 150
	Total annual fee where the average account balance is less than GBP 10,000 in each quarter GBP 600
Payments (excluding cards)	
Sending money within the UK	Sterling BACS or Faster Payments GBP 0
	Sterling CHAPS GBP 25
	Other currencies GBP 35 plus correspondent bank fees
Sending money outside the UK	GBP 35 plus correspondent bank fees
Direct Debit	GBP 0
Standing Order	GBP 0
Receiving money from outside the UK	GBP 0 plus correspondent bank fees if applicable

Cards and Cash		
Debit card payment in pounds		GBP 0
Debit card payment in a foreign currency		2% of the value of the payment
Cash withdrawal in pounds in the UK	At the ATM	GBP 0
	At a bank or Post Office	GBP 0
	Cash collected from London Office	2% of withdrawal amount
Cash withdrawal in foreign currency outside the UK	GBP denominated Current Account	GBP 2
	EUR denominated Current Account	EUR 3
	USD denominated Current Account plus 2% of the value of the withdrawal	USD 4
Overdrafts and related services		
Allowing a payment despite lack of funds		GBP 0
Refusing a payment due to lack of funds		GBP 50
Arranged overdraft		Variable on request
Unarranged overdraft	Up to 20% above the Kleinwort Hambros Bank base rate Further information is available at: https://www.kleinworthambros.com/en/our-services/banking-and-deposits/deposit-solutions-current-interest-rates/deposit-solutions-current-interest-rates/	
Other Services		
Cancelling a cheque		GBP 15
Currency cheques sent for collection		0.30% of the value of the cheque (minimum GBP 30, maximum GBP 50)
Unpaid cheque – inwards		GBP 10
Duplicate statement		GBP 5
Audit letter		GBP 50
Retained mail	Per quarter	GBP 100
	Total annual fee	GBP 400
Sterling or currency cheques issued		GBP 15