



**Name of account provider:** SG Kleinwort Hambros Bank Limited

**Account name:** Current Account

**Date:** 01 April 2019

- 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
<b>General account services</b>	
<b>Maintaining the account</b>	Per quarter (or part thereof) where the average account balance is more than GBP 1,000,000 <span style="float: right;">GBP 0</span>
	<b>Total annual fee</b> where the average account balance is more than GBP 1,000,000 in each quarter <span style="float: right;">GBP 0</span>
	Per quarter (or part thereof) where the average account balance is less than GBP 1,000,000 <span style="float: right;">GBP 300</span>
	<b>Total annual fee</b> where the average account balance is less than GBP 1,000,000 in each quarter <span style="float: right;">GBP 1,200</span>
<b>Payments (excluding cards)</b>	
<b>Sending money within the UK</b>	Sterling BACS or Faster Payments <span style="float: right;">GBP 0</span>
	Sterling CHAPS <span style="float: right;">GBP 25</span>
	Other currencies <span style="float: right;">GBP 35</span> plus correspondent bank fees
<b>Sending money outside the UK</b>	<span style="float: right;">GBP 35</span> plus correspondent bank fees
<b>Direct Debit</b>	<span style="float: right;">GBP 0</span>
<b>Standing Order</b>	<span style="float: right;">GBP 0</span>
<b>Receiving money from outside the UK</b>	<span style="float: right;">GBP 0</span> plus correspondent bank fees if applicable

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