



Name of account provider: SG Kleinwort Hambros Bank (Gibraltar) Limited

Account name: Current Account: in all offered currencies

Date: 19 April 2020

- 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 Gibraltar Terms of Business and the Kleinwort Hambros Gibraltar 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 1,000,000	GBP 0
	Total annual fee where the average account balance is more than GBP 1,000,000 in each quarter	GBP 0
	Per quarter (or part thereof) where the average account balance is less than GBP 1,000,000	GBP 300
	Total annual fee where the average account balance is less than GBP 1,000,000 in each quarter	GBP 1,200
Payments (excluding cards)		
Sending money within Gibraltar	Sterling BACS or Faster Payments	GBP 0
	Sterling CHAPS	GBP 25
	Euro Payments (SWIFT or SEPA)	GBP 0
	Other SWIFT	GBP 35
		plus correspondent bank fees
Sending money outside Gibraltar	Sterling BACS or Faster Payments	GBP 0
	Sterling CHAPS	GBP 25
	Euro Payments to EU/EEA (SWIFT or SEPA)	GBP 0
	Other SWIFT	GBP 35
		plus correspondent bank fees
Direct Debit		GBP 0
Standing Order		GBP 0
Receiving money from outside Gibraltar		GBP 0
		plus correspondent bank fees if applicable
		Payments involving an FX transaction will be subject to a fee

Cards and Cash		
Debit card payment in Pound Sterling		GBP 0*
Debit card payment in a foreign currency		GBP 0*
Cash withdrawal in Pound Sterling in Gibraltar	At the ATM	GBP 0
Cash withdrawal in foreign currency inside Gibraltar	At the ATM	GBP 0
Cash withdrawal in foreign currency outside Gibraltar	Within UK, Channel Islands, Isle of Man, EU and EEA Other locations: GBP denominated Current Account EUR denominated Current Account USD denominated Current Account	GBP 0* GBP 2* EUR 3* USD 4*
<p>*Where a foreign currency conversion is required, the exchange rate will be the wholesale rate applied by Visa. In addition, we will charge an FX transaction fee equivalent to 2% of the value of the purchase/withdrawal. The total of these charges, expressed as a percentage mark-up over the latest European Central Bank exchange rate, is available on our website (www.kleinworthambros.com)</p>		
Overdrafts and related services		
Allowing a payment despite lack of funds		GBP 0
Refusing a payment due to lack of funds		GBP 50
Refusing a payment due to incorrect details		GBP10
Arranged overdraft		Variable Available on request
Unarranged overdraft		Up to 10% 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
Sterling or currency cheques issued		GBP 15