



Name of account provider: SG Kleinwort Hambros Bank 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 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 1,000,000 GBP 0 |
| | Total annual fee GBP 0 where the average account balance is more than GBP 1,000,000 in each quarter |
| | Per quarter (or part thereof) where the average account balance is less than GBP 1,000,000 GBP 300 |
| | Total annual fee GBP 1,200 where the average account balance is less than GBP 1,000,000 in each quarter |
| Payments (excluding cards) | |
| Sending money within the UK | 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 the UK | 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 the UK | 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 pounds | | GBP 0* |
| Debit card payment in a foreign currency | | GBP 0* |
| 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 plus FX fee if applicable |
| | Above also applies to withdrawals in a foreign currency in the UK | |
| Cash withdrawal in foreign currency outside the UK | Within Channel Islands, Gibraltar, Isle of Man, EU and EEA | GBP 0* |
| | Other locations: | |
| | GBP denominated Current Account | GBP 2* |
| | EUR denominated Current Account | EUR 3* |
| | USD denominated Current Account | USD 4* |
| | *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) | |
| 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 - 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 |
| Retained mail | Per quarter | GBP 100 |
| | Total annual fee | GBP 400 |
| Sterling or currency cheques issued | | GBP 15 |