



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

**Account name:** Current Account: in all offered currencies

**Date:** 24 June 2022

- 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 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	GBP 0
	<b>Total annual fee</b> 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
	<b>Total annual fee</b> where the average account balance is less than GBP 1,000,000 in each quarter	GBP 1,200
<b>Payments (excluding cards)</b>		
<b>Sending money within the UK</b>	Payments instructed through KH Online	GBP 0
	Payments instructed manually	GBP 35
<b>Sending money outside the UK</b>	Payments instructed through KH Online	GBP 0
	Payments instructed manually	GBP 35
<b>Direct Debit</b>		GBP 0
<b>Standing Order</b>		GBP 0
<b>Receiving money from outside the UK</b>		GBP 0
	Payments involving an FX transaction will be subject to a fee. Correspondent bank fees may apply. Please check with the receiver if this applies.	

<b>Cards and Cash</b>		
<b>Debit card payment in pounds</b>		GBP 0*
<b>Debit card payment in a foreign currency</b>		GBP 0*
<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 plus FX fee if applicable
	Above also applies to withdrawals in a foreign currency in the UK	
<b>Cash withdrawal in foreign currency outside the UK</b>	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*
<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 (<a href="http://www.kleinworthambros.com">www.kleinworthambros.com</a>)</p>		
<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 Base Rate. Further information on Kleinwort Hambros Base Rate is available on our website.
<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