



SOCIETE GENERALE GROUP

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

**Account name:** Current Account

**Date:** Last updated 19th July 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 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
<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 Gibraltar, the UK, Channel Islands and Isle of Man</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 Gibraltar, the UK, Channel Islands and Isle of Man</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 Gibraltar, the UK, Channel Islands and</b>	<span style="float: right;">GBP 0</span>

Isle of Man	plus correspondent bank fees if applicable
<b>Cards and Cash</b>	
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 Gibraltar, the UK, Channel Islands and Isle of Man	At the ATM GBP 0
Cash withdrawal in pounds in foreign currency inside Gibraltar, the UK, Channel Islands and Isle of Man	At the ATM GBP 0
Cash withdrawal in foreign currency outside Gibraltar, the UK, Channel Islands and Isle of Man	GBP denominated Current Account EUR denominated Current Account USD denominated Current Account plus 2% of the value of the withdrawal GBP 2 EUR 3 USD 4
<b>Overdrafts and related services</b>	
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: <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>	
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