

Corporate Finance and Trade Services – Charges Booklet setting out certain fees in relation to banking services

(A) Corporate Finance Customer Fees

(1) General Account Services

Please note that any monthly fees for maintaining the account will be posted to your account on the first working day of each month and will be charged to your principal Sterling current account. If you do not hold a Sterling account, then fees will be posted to currency accounts in the following order: US Dollars, Euros.

The Bank reserves the right to charge additional fees for time spent in managing and otherwise dealing with the accounts of customers, such fees will be negotiated and agreed with the customer in advance. These fees will be confirmed in writing and will provide two months' notice of the commencement of this charge.

A full breakdown of the monthly fees will be shown on the relevant account statement.

(2) Payments (excluding Cards)

Sending money by *LeumiLink (online banking)* in any currency both inside and outside of the UK

CHAPS	£10 per payment
SWIFT	£15 per payment
Bacs	22p per payment

Sending money by *post, fax or e-mail* in any currency both inside and outside of the UK

Standing order

80p per payment

Direct debit

80p per payment

Receiving money in any currency both from within the UK and from outside the UK

Confirmation of Inward CHAPS/SWIFT payment	£50 per advice
Confirmation of Funds Transfer	£50 per advice
Direct Credit	80p per payment received

Return for technical reasons or returned to us by another bank

Standing Order / Unpaid Cheque / Direct Debit	£15
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Refusing a payment due to lack of funds

Standing Order / Unpaid Cheque / Direct Debit	£35
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(3) LeumiLink (online banking)

Set Up fee	No fee
Periodic fees for Corporate Finance Customers who are individuals who hold an account with us for personal purposes	No fee
Periodic fees for all other types of Corporate Finance Customers	£20 per month per entity
Security Tokens - replacement and / or non-return of token	£50 per token

(4) Cards and Cash

Issuance and maintenance fee for deferred debit cards for all Corporate Finance Customers	Free for first year with £50 per card charged annually for each subsequent year
Cash withdrawal in pounds in the UK, Channel Islands & Isle of Man	No fee
Cash withdrawal in foreign currency outside the UK	The higher of £1.50 or 2.75% of the amount of cash withdrawn
Debit card payment in pounds	
In the UK, Channel Islands & Isle of Man	No fee
Debit card payment in a foreign currency	The higher of £1.50 or 2.75% of the transaction amount

(5) Other Banking Services

Cheques sent for collection	0.30% Min £40	Max £125
Cheque withdrawals	80p per cheque	
Cheque deposits	80p per cheque	
Payment of Currency cheques Drawn on Sterling Accounts	£20 per cheque	
Cancelling a cheque	£25	
Payment into account by Bank Giro Credit	80p per payment	

(6) Other Account Services

List of Standing orders	£50 per request
Status enquiries - made on customer's behalf / provided on customer's name	£50 + VAT
Audit Letter reply	£50 + VAT
Routine Investigations	£50 hourly rate (minimum £100) – please contact the Bank for a quote beforehand
Open Credit facilities - set up/renewal	£50 per annum
Copy of Bank Statements or Interest Statements	£50
Daily Bank Statements	£35 per statement
Weekly / Fortnightly Bank Statements	£20 per statement
Auto Transfer facility	£10 per month
Interest Certificates	£50 per certificate
Balance Certificates	£50 per certificate
Tax Certificates	£50 per certificate
Cancel payment not yet processed	£50 per cancellation
Amend/Recall Payment	£50

(B) Trade Finance Fees

Inward Letters of Credit

Advising commission	Min £150	
Confirmation/Negotiation commission	1% per quarter - Min £250	
Payment commission	0.2%	Min £100
Discrepancies	£100 per set	
Acceptance commission (unless specifically stated in the Facility Letter)	3% per annum	Min £100
Transfer commission	0.5%	Min £250
Amendments	£100	
Document checking fee	£100	

Other Bank and Correspondent charges also for your account

Outward Letters of Credit

Opening	0.5% per quarter or part thereof	Min £150
Payment	0.20%	Min £100
Acceptance commission	3% per annum	Min £100
Amendments	£100	
Release Orders	£100	
Discrepancies	£100	

Documentary Collections

Inward Collections	£100		
Payment	0.5%	Min £50	Max £250
Outward Collections	£100		
Tracers	£50 per message		
Release Orders	£100		
Courier Services	prices available upon request		

Cheques for Collection

Cheques	0.50%	Min £50	Max £250
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Cheques drawn on our customers:-

No charge to customers, unless our charges may not be waived.

Guarantees

Opening Charge standard wording	2% per annum	Min £200
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Opening Charge non-standard wording	2% per annum	Min £200
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Amendment Charge	£100	
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Sealing Charge	£150	
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