



J. SAFRA SARASIN

Sustainable Private Banking since 1841



Fee Information Document



**Name of the account provider: Bank J. Safra Sarasin (Gibraltar) Ltd,
London Branch**

Account name: Multi-Currency Payment Account

Date: 01 September 2021

- This document informs you about the fees for using the main services linked to the payment account. It will help you to 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 General Terms and Conditions, Fee Schedule and other documents.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Classic Package £1500 per year Premium Package £4000 per year (See Fee Schedule for further details)
Payments (excluding cards)	
Receiving money from outside the UK	£0
Sending money outside the UK in a foreign currency	We may use a correspondent bank. This correspondent bank and the receiving bank may also impose charges which will be charged to the client. £50
Refusing a payment due to lack of funds	£0
Direct debit	Service not available
Standing order	£0

Cards and Cash	
Debit card payment in pounds	Service not available
Debit card payment in a foreign currency	Service not available
Cash withdrawal in pounds in the UK	Service not available
Cash withdrawal in foreign currency in the UK	Service not available

Overdrafts and related services	
Arranged overdraft	Credit fees are given at time of booking. Written quotations are available on request.
Allowing a payment despite lack of funds	£0 See below for the unarranged overdraft interest rates that may apply.

Interest rates charged on unarranged overdrafts

Currency	Interest Rate
Australian Dollar (AUD)	6.50%
Canadian Dollar (CAD)	7.00%
Chinese Yuan (CNH)	10.50%
Czech Koruna (CZK)	11.25%
Danish Krone (DKK)	5.00%
Euro (EUR)	5.00%
Hong Kong Dollar (HKD)	9.50%
Hungarian Forint (HUF)	7.25%
Israeli New Shekel (ILS)	7.75%
Japanese Yen (JPY)	5.00%
Kuwaiti Dinar (KWD)	10.25%
Mexican Peso (MXN)	15.50%
New Zealand Dollar (NZD)	8.75%
Norwegian Krone (NOK)	7.00%
Omani Rial (OMR)	10.00%
Polish Zloty (PLN)	9.00%
Qatari Riyal (QAR)	9.00%
Romanian New Leu (RON)	10.50%
Russian Ruble (RUB)	17.00%
Singapore Dollar (SGD)	9.00%
South African Rand (ZAR)	16.50%
Swedish Krona (SEK)	5.25%
Swiss Franc (CHF)	5.00%
Taiwan Dollar (TWD)	8.00%
Thai Baht (THB)	9.00%
Turkish Lira (TRY)	24.00%
United Arab Emirates Dirham (AED)	10.00%
United States Dollar (USD)	7.25%

Please note that the rates applicable to arranged overdrafts and other forms of lending are set out in the relevant lending documents.

The Bank may from time to time discount all or part of unarranged overdraft interest rates to the client. Where the Bank does so, this reduces the amount that is charged to the client to an amount that is below the interest rate stated above.

Interest rates charged on balances	Currency	Interest Rate
	Czech Koruna (CZK)	-5.50%
	Danish Krone (DKK)	-2.50%
	Euro (EUR)	-1.50%
	Hungarian Forint (HUF)	-3.00%
	Israeli New Shekel (ILS)	-3.50%
	Japanese Yen (JPY)	-1.20%
	Qatari Riyal (QAR)	-4.50%
	Swedish Krona (SEK)	-1.84%
	Swiss Franc (CHF)	-2.00%
	United States Dollar (USD)	-1.00%
<p>The Bank may from time to time discount all or part of interest rates charged on balances to the client. Where the Bank does so, this reduces the amount that is charged to the client to an amount that is below the interest rate stated above.</p>		
Other services		
Cheque issuance	£50 per cheque	
Cancelling a cheque	Service not available	