



**Name of the account provider: Bank J. Safra Sarasin (Gibraltar) Ltd**  
**Account name: Multi-Currency Payment Account**  
**Date: 13 November 2020**

- 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
<b>General account services</b>	
Maintaining the account	£1500 per year (See Fee Schedule for further details)
<b>Payments (excluding cards)</b>	
Receiving money from outside Gibraltar	£0
Sending money outside Gibraltar 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
<b>Cards and Cash</b>	
Debit card payment in pounds	Service not available
Debit card payment in a foreign currency	Service not available
Cash withdrawal in pounds in Gibraltar	Service not available
Cash withdrawal in foreign currency in Gibraltar	Service not available

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>	Lending rates are given at time of booking. Written quotations are available on request.	
<b>Allowing a payment due to lack of funds</b>	Service not available	
<b>Other services</b>		
<b>Interest rates charged on unarranged overdrafts</b>	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%	
<p>Please note that the rates applicable to arranged overdrafts and other forms of lending are set out in the relevant lending documents.</p> <p>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.</p>		

<b>Interest rates charged on balances</b>	Currency	Interest Rate
	Czech Koruna (CZK)	-5.50%
	Danish Krone (DKK)	-2.50%
	Euro (EUR)	-1.50%
	Hungarian Forint (HUF)	-4.00%
	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>	
<b>Cheque issuance</b>	£50 per cheque	
<b>Cancelling a cheque</b>	£0	
<b>SEPA payments</b>	£4	