



Name of the account provider: Bank J. Safra Sarasin (Gibraltar) Ltd

Account name: Pounds Sterling Payment Account

Date: 16th July 2019

- This document informs you about the fees for using the main services related 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 | £1500 per year (See Fee Schedule for further details) |
| Payments (excluding cards) | |
| 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 |

| 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 Gibraltar | Service not available |
| Cash withdrawal in foreign currency in Gibraltar | 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 due to lack of funds | Service not available |
| Unarranged overdrafts | 5% per year, if you do not have a collateralised credit facility with us. The rates may vary from time to time. |
| Other services | |
| Cheque issuance, collection and returned unpaid | £50 per cheque |
| Cancelling a cheque | £0 |
| SEPA payments | £4 |