

Standard Account Charges Schedule



ARBUTHNOT LATHAM
Private Bankers

Bank Account Charges Schedule

Accounts covered by this service:

Peacock and Business Savings Account, Peacock and Business Notice Account, Custodian Account, Multi Account - MACA and Professional Account, and Pension Account

Charged at the time the service is used

| | |
|------------------------------------------------|-----------------------------------------------------------------------|
| Same day value payments (CHAPS) | £30.00 |
| Banker's Draft issued | £25.00 (or currency equivalent) |
| Pre authorised cash withdrawal at Lloyds TSB** | 2.5%, minimum £25.00 |
| Stopped cheques | £10.00 per item |
| Electronic payment recall attempt | £10.00 per item |
| Items returned by us due to lack of funds | £50.00 per item |
| Items payable to you returned unpaid | £10.00 per item |
| Duplicate statements (after time of printing) | £5.00 (maximum £10.00) |
| Audit Letter | £50.00 + VAT |
| Telegraphic Transfers Overseas | £40.00 (or currency equivalent) plus agent's fees |
| Collection of cheques drawn abroad | £15.00 per item (or currency equivalent) plus any agency bank charges |
| Debit card use overseas | |
| Debit card foreign exchange commission | 2.75%* |
| Overseas cash withdrawal | 2.00% of the transaction with a minimum fee of £1.50 |
| Unauthorised Borrowing Rate*** | 19.9% |

Management fees for MACA, IPA and MAPA accounts are agreed with your Private Banker. Including £1.50 for Faster Payments ****

* Any transactions carried out in a foreign currency using your VISA Debit card (including cash withdrawals) are converted to Sterling, by VISA, using their wholesale reference rates. These are applied on the day the conversion is made. The transactions are subject to our foreign exchange commission of 2.75%. We will deduct the total payment from your account once we receive details of the payment from VISA. Details of the current wholesale market rates can be obtained by visiting VISA's website (www.visaeurope.com/fxcalculator).

** Pre-authorized cash withdrawal at Lloyds TSB or cash delivery from Moneycorp.

*** Unless a rate is specially negotiated.

**** Refer to General Banking Terms & Conditions for payment information

Important Information

Our charges are as quoted in this tariff, although we reserve the right to make specific charges for additional or exceptional services. You will be advised of the amount of any additional or exceptional service charge that will apply, before you commit to the service.

If we increase any of our charges or introduce a new charge we will tell you, in writing, at least 2 months before the change takes effect.

We are happy to help you manage your day-to-day banking as part of your general banking fee. However, if we need to spend a significant amount of time on a specific area, then like all professional advisers, we may charge a fee. The level of the fee will depend on the total time required to complete the task and the managerial level of the person or persons involved. If this seems likely, we will agree the fee with you before you are committed to pay.

Arbuthnot Latham & Co., Limited is authorised and regulated by the Financial Services Authority.

Peacock Account Charges Schedule

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| Monthly charge per account if balance falls below £15,000* or you do not have £500,000 or greater invested or saved with Arbuthnot Latham | £50.00 |
| Charged at the time the service is used | |
| Same day value payments (CHAPS) | £30.00 |
| Banker's Draft issued | £25.00 (or currency equivalent) |
| Pre authorised cash withdrawal at Lloyds TSB**** | 2.5% minimum £25.00 |
| Stopped cheques | £10.00 per item |
| Electronic payment recall attempt | £10.00 per item |
| Items returned by us due to lack of funds | £50.00 per item |
| Items payable to you returned unpaid | £10.00 per item |
| Duplicate statements (after time of printing) | £5.00 (maximum £10.00) |
| Audit Letter | £50.00 + VAT |
| Telegraphic Transfers Overseas | £40.00 (or currency equivalent) plus agent's fees |
| Collection of cheques drawn abroad | £15.00 per item (or currency equivalent) plus any agency bank charges |
| Debit card use overseas | |
| Debit card foreign exchange commission | 2.75%** |
| Overseas cash withdrawal | 2.00% of the transaction with a minimum fee of £1.50 |
| Unauthorised Borrowing Rate*** | 19.9% |

* The Peacock Account fee will be levied on the first business day of each month and will relate to the preceding calendar month.

** Any transactions carried out in a foreign currency using your VISA Debit card (including cash withdrawals) are converted to Sterling, by VISA, using their wholesale reference rates. These are applied on the day the conversion is made. The transactions are subject to our foreign exchange commission of 2.75%. We will deduct the total payment from your account once we receive details of the payment from VISA. Details of the current wholesale market rates can be obtained by visiting VISA's website (www.visaeurope.com/fxcalculator).

*** Unless a rate is specially negotiated.

**** Pre-authorized cash withdrawal at Lloyds TSB or cash delivery from Moneycorp.

Business Account Charges Schedule

Monthly Charge per account £30.00

Transactional Charges (applied monthly)

| | | |
|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| For automatic entries | <ul style="list-style-type: none"> Direct debits and standing orders from your account Standing orders received into your account Electronic payment received into your account Bank GIRO credits | 75p |
| For other entries | <ul style="list-style-type: none"> Cheques drawn on your account Faster Payments* | £1.50 |
| | <ul style="list-style-type: none"> Manual transfers between accounts at Arbuthnot Latham (including cheques payable to another one of your accounts) Cash paid in or out at Arbuthnot Latham (per £100) Future Dated Payments (BACS) | £1 |
| Cheques paid in at Arbuthnot Latham (including post) and collected on your behalf | | 75p per cheque |
| Additional Statements (at time of printing) | | £1.50 per sheet |
| Same day value payments (CHAPS) | | £30.00 per item |

Agency claims from other banks and Lloyds TSB branches will be passed on at cost.

Please refer to the Peacock Charges Schedule for charges levied at the time of use.

* Refer to General Banking Terms & Conditions for payment information