



ARBUTHNOT LATHAM

Private Bankers

Since 1833

Schedule 6 Currency Accounts

In addition to the Terms set out in the General Banking Terms and Conditions (“the Terms”), the following terms apply specifically to your Currency Account:

Terms

1. Funds can be held in most of the main global currencies – for example US Dollars and Euros. Other currencies are available. Please speak to your Private Banker for details.
2. Funds can be held on an instant access, notice and fixed deposit basis. Funds can be withdrawn from the account only after the relevant notice period, if applicable, has elapsed. Please refer to the relevant schedules for details, including our Breakage Policy.
3. Rate of credit interest may be tiered. These tiers, and the interest rate applicable to each tier, are set out in the Interest Rate Schedule, which is available on the website, from your Private Banker, at any of our branches, or on request. The funds will receive interest at the rate applicable to the account until funds are withdrawn. Funds will be placed into your Personal Current Account or Business Account following the notice period.

Moving Money

4. You are able to do the following with your Currency Account:
 - Make SWIFT payments
 - Pay in cheques at Arbuthnot Latham which are drawn abroad in different currencies
 - View transaction details 24 hours a day using internet banking
 - Transfer money between same Currency Accounts e.g. EURO Current Account to a EURO Savings Account

Please Note: SWIFT payments will be made in the currency of the account that you are debiting (e.g. sending EUROS to Spain will be debited from your EURO account). Where a currency conversion is required for a SWIFT payment out of the bank, you will receive a foreign exchange confirmation. This will inform you of the exchange rate used and, where required, any commission taken for completing the transaction.

Fees

5. Fees, including fees to move money, are in line with the Charges Schedule. Fees are applied to your Currency Account in the currency equivalent at the time that the fee is applied.
6. If the Account becomes overdrawn, it will be managed in line with the General Banking Terms and Conditions, including the Unauthorised Borrowing Rate. For further information please speak to your Private Banker.

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