



ARBUTHNOT LATHAM  
Bankers since 1833

# Fees and Charges Explained

<b>1</b>	<b>About our Fee Information Document</b>
	<p>Our Fee Information Document covers the fees we charge for our main banking services and is provided to you with our Private Banking Terms &amp; Conditions. You can find these on our website: <a href="http://www.arbuthnotlatham.co.uk/products-terms">www.arbuthnotlatham.co.uk/products-terms</a> or you can ask us for a copy.</p> <p>We have set out our fees in the Fee Information Document although we reserve the right to make specific charges for additional or exceptional services. We will tell you about any additional or exceptional service charges before you commit to the service, and give you two months' written notice of any change to our fees and charges.</p>
<b>2</b>	<b>Account Management Fee</b>
	<p>We will charge the fee for maintaining your account on the first business day of each month. We will calculate this based on the total value of your investments, savings, and lending on the last day of the previous month.</p> <p>There is no fee for us maintaining your account if you have £500,000 or more invested, saved or borrowed with Arbuthnot Latham.</p> <p>Where you hold additional current accounts, we will apply a £35.00 fee for each additional account. A £50.00 charge is applicable for the first joint account. If both parties also have a sole account, we will apply a £35.00 additional account charge to the first joint account.</p> <p>There is no fee for maintaining a currency account where it is an additional account.</p>
<b>3</b>	<b>Cards and Cash</b>
	<p>If you make any transactions in a currency that differs to that of your Visa Debit/Charge Card (including cash withdrawals), Visa will convert the amount to GBP using its wholesale reference rates on the day the conversion is made.</p> <p>The transactions are subject to our foreign exchange conversion fee as set in our Fee Information Document. We will deduct the total payment from your account once we receive details of the payment from Visa. You can find details of the current wholesale market rates on Visa's website at: <a href="http://www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html">www.visa.co.uk/support/consumer/travel-support/exchange-rate-calculator.html</a></p> <p>We will pass on agency claims from other banks and Lloyds branches at the cost charged by those providers.</p>
<b>4</b>	<b>Effective Annual Rate (EAR)</b>
	<p>EAR is the real cost of an overdraft stated as an annual fee, which considers how often interest is charged to your account. We will show all other charges, such as arrangement fees, separately from the EAR.</p>

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