



## ARBUTHNOT LATHAM

Bankers since 1833

# Commercial Account Charges Schedule Non-Personal Client Fee Information Document

1 June 2021

### Account Management Fee

Monthly charge per current account.....	£35.00
Monthly charge per currency account.....	£35.00

### Transactional charges applied monthly (per item)

Monthly statements.....	No Fee
Standard payment (3-day BACS payment – online).....	£0.25
Debit card transactions.....	£0.50
Direct debits and standing orders from your account.....	£0.50
Electronic payment received into your account.....	£0.50 plus Correspondent Bank Fees if applicable
Cheques paid in.....	£0.50
Bank Giro credits.....	£0.50
Cheques drawn on your account.....	£1.00
Cash paid in or out (per £100).....	£1.00
Faster Payments (Online).....	£1.50

### Transactional charges applied at the time of transaction (per item)

	Online	Processed by us on your behalf
Same day value UK payments (CHAPS).....	£20.00	£30.00
Faster Payments.....	N/A	£10.00
SEPA Credit Transfer.....	£1.50*	£10.00*

### Telegraphic Transfer Overseas (SWIFT)

In euros to the EEA <sup>1</sup> .....	£20.00*	£30.00*
Other <sup>2</sup> .....	£30.00*	£40.00*

### For Telegraphic Transfers Overseas (SWIFT) only; Recipient's Correspondent Bank Fee<sup>3</sup>

Correspondent Bank Fee.....	£17.50*
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### Debit Card payment in foreign currency

Currency conversion charge.....	2.75%
Currency cash withdrawal.....	No Fee

### Commercial Charge Card

Annual charge (per card).....	£45.00
Commercial Charge Card Currency conversion charge <sup>4</sup> .....	2.75%
Cash withdrawal.....	No Fee

### Other charges (per item)

Stopped cheques <sup>5</sup> .....	£10.00
Bankers draft <sup>5</sup> .....	£25.00
Audit letter <sup>5</sup> .....	£50.00 +VAT
Arranged overdraft rate.....	Up to 25% p.a. (28.10% EAR)
Unarranged overdraft rate.....	25% p.a. (28.10% EAR)

Payment trace <sup>5</sup> .....	£15.00
Duplicate statement requests (per statement) <sup>5</sup> .....	Up to £10.00
Refusing a payment due to lack of funds <sup>5</sup> .....	£50.00
Items payable to you returned unpaid <sup>5</sup> .....	£10.00
Electronic payment recall attempt <sup>6</sup> .....	£20.00
Foreign cheque collection <sup>5</sup> .....	£15.00
Pre-authorised cash delivery in foreign currency.....	£5.00
Pre-authorised cash delivery in sterling.....	1% (Min £5)

## Notes

\* or currency equivalent

- 1 The EEA means the European Economic Area which includes EU countries and also Iceland, Lichtenstein and Norway.
- 2 SWIFT Other refers to all other SWIFT payments except those in euro to an EEA country.
- 3 This charge is in addition to the standard Telegraphic Transfer (SWIFT) charge. It will only apply where you make a payment to a non-EEA country and wish to pay the Recipient's Correspondent Bank Fee. If you choose not to pay the Recipient's Correspondent Bank Fee, you will only be charged our standard Telegraphic Transfer (SWIFT) charge.
- 4 Any transactions carried out in a currency that differs to that of your Visa Debit Card or Commercial Charge Card (including cash withdrawals) are converted by Visa, using their wholesale reference rates. These are applied on the day the conversion is made. The transactions are subject to a currency conversion charge 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/making-payments/exchange-rates](http://www.visaeurope.com/making-payments/exchange-rates)**
- 5 Charged at time of transaction.
- 6 This fee applies where we agree to revoke your payment instruction after it is received by us and before the funds are transferred, or where we agree to make reasonable efforts to recover funds that have already reached the recipient's bank. For a future dated payment, you have the right to withdraw your consent for the execution of the payment transaction up to the date shown in our Payment Times Document without charge.

Sending money outside the UK, may incur an additional charge where other banks are involved in processing the payment. The receiving bank may also impose charges for the payee to receive the payment.

This list of charges is available on the Arbuthnot Latham website.

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

## 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.

EAR stands for Effective Annual Rate and is the real cost of an overdraft, stated as an annual fee, which takes into account how often interest is charged to the account. All other charges, such as arrangement fees, will be shown separately from the EAR.

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

Registered in England and Wales No. 819519. Arbuthnot Latham & Co., Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arbuthnot Latham & Co., Limited is on the Financial Services Register under Firm Reference Number 143336.