

# Banking Services for Private Clients

**Fee tariff**



# Banking Services

## Current Accounts

You will be charged a quarterly fee of £150\*. The fee will cover all your sole accounts and is payable in arrears in March, June, September and December. There will be no fee for non-sterling accounts where a sterling account is held.

For joint accounts a fee of £150\* per quarter will apply. This fee will be waived where any party to the account meets the criteria listed below or all parties hold a sole account with us.

The fees for your sole and joint accounts will not be applied if you meet any of the following criteria:

- Clients holding investment products which have a minimum total value of £250,000\* or where the original amount invested was at least £250,000\*; or
- Clients who hold deposits which have a minimum total value of £250,000\*; or
- Clients who have drawn down a minimum of £250,000\* in borrowing facilities, excluding overdrafts with Coutts; or
- Clients who have investments, deposits and drawn down borrowing facilities excluding overdrafts with Coutts, with a combined minimum total of £250,000\*.

\*Or currency equivalent.

The following fees are payable in addition to any Current Account charges.

### Account Card

There is no fee for the following UK Account Card transactions:

- debit card
- cash withdrawals

Non-UK transactions and cash withdrawals (Visa)

- The sterling amount for any non-sterling transactions and cash withdrawals using your Account Card will be calculated by applying the exchange rate provided to us by Visa and a foreign exchange charge of 2.65%.

### Clearing House Automated Payment System (CHAPS)

Payment	£25
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### Coutts Unarranged Overdraft Borrowing Rate

Without prior arrangement	26.00% pa	<b>28.65% EAR</b>
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### Unarranged Overdraft Fee

£20

Charge where, without prior agreement, you overdraw your account or exceed your overdraft limit.

## Ancillary services

<b>Certificate of Balance</b> (ie, by letter)	£4.50
<b>Duplicate Certificate of Interest</b>	£5
<b>Unpaid Item</b>	£20
Charge where we return a cheque, Direct Debit or standing order unpaid. Subject to a maximum charge of £90 per day.	
<b>Statements</b> (including card statements)	
Replacement/copy (sterling and currency)	£3 per request
Additional	
– Daily	£115 pa
– Weekly	£25 pa
– Monthly	no fee
Replacement/copy Credit and Charge	£4 per request

### Status enquiries

Credit enquiries made on you will only be answered with your consent. A charge of £9.50 (inclusive of VAT) is payable by the enquirer.

## Online Banking Service

To register for the Online Banking Service	no fee
<b>Payments and transfers (per transaction)</b>	
CHAPS payments	£20
Telegraphic transfers	£20

## Currency and travellers cheque service

<b>Coutts counter service</b>	
Currency withdrawals	1.5% of value (max £15)
Sterling travellers cheques	1% of value (max £50)
Currency travellers cheques	2% of value (max £50)
<b>Home delivery service</b>	
Currency*	no fee
Travellers cheques	1% of value (max £50)

\*If sterling is required, a charge of 1% of value (min £5) will be levied.

## Safe custody

The following fees (unless otherwise stated) are charged in advance, in April, and are shown inclusive of VAT. No fees are payable for holding wills where the Bank is named as executor.

Small envelopes	£25 pa per item
Small/medium boxes, pictures, deeds, packages and large envelopes	£50 pa per item
Large boxes, chests, trunks, pictures, suitcases and deed boxes	£110 pa per item
List of boxes, envelopes, etc, held	no fee
Access to items*	no fee

\*We reserve the right to charge for valuation visits.

## International banking services

Below are the most common international services used and the fees applicable, which will be charged at the time of use.

Telegraphic transfer	£35
Bankers draft drawn on an agent abroad	£25
Payment delivery charge*	USA £3 Europe £6 Rest of World £9
Crediting receipts from abroad (where beneficiary bears the charge)	£15
Payments under recourse in favour of an account in our books	0.1% (min £25, max £50)
Arranging a cashing facility abroad	£100

\*This charge will be levied if when sending monies abroad, you opt to add such fees to the payment to ensure the beneficiary receives the full amount requested. Exceptionally, where substantial agents' charges are levied by the receiving bank, we retain the right to debit a higher payment delivery charge from your account.

### Obtaining proceeds of cheques payable abroad

By collection	0.3% (min £30, max £90)
By negotiation (subject to recourse)	0.3% (min £15, max £90)
Negotiation of sterling cheques	as above, plus interest fee of 1% of value
Cheques returned unpaid	£15 per cheque
Enquiry regarding fate of cheque	£20 (per tracer)

Expenses, such as cable fees, agents' fees and VAT, where applicable, will be added. Fees relating to obtaining proceeds of cheques payable abroad apply whether or not a cheque is paid. When cheques are negotiated by the Bank on your behalf, the Bank credits your account immediately. However, there is an unlimited recourse period attached to the negotiation of cheques and if the cheque is subsequently returned unpaid we will be obliged to debit your account. A charge may be levied for obtaining a missing BIC (Bank Identifier Code) and/or IBAN (International Bank Account Number) on outward payments.

***These fees are applicable from 1 February 2011, but they are reviewed from time to time and any changes will be notified to you in advance. Fees for individual services outside this standard tariff can be provided at any time upon request and will be advised to you when you first use the service. Fees for borrowing are assessed separately for each facility. A separate tariff is available for our credit and charge card products upon request.***


For further details of any items described here, please contact your private banker.

Coutts & Co subscribes to the Lending Code. A copy is available on request.

Credit: over 18s only.

Our services are not offered to any person in any jurisdiction where their advertisement, offer or sale is restricted or prohibited by law or regulation or where we are not appropriately licensed.

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..



Coutts & Co Registered in England No 36695  
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 **RBS**

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