



**Name of account provider: Coutts & Co**

**Account name: Currency Account**

**Date: This version updated as of 18 March 2019**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Private Client Banking Tariff.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Quarterly Relationship and Account Tariff <i>including</i> maintaining the account	<p><b>Clients who are resident or domiciled in the UK</b></p> <p><b>Quarterly fee</b> £225  <b>Total annual fee</b> £900            (If client combined assets and liabilities totals between £0-£249,999 or currency equivalent)</p> <p><b>Quarterly fee</b> £75  <b>Total annual fee</b> £300            (If client combined assets and liabilities totals between £250,000-£499,999 or currency equivalent)</p> <p><b>Quarterly fee</b> £0  <b>Total annual fee</b> £0            (If client combined assets and liabilities total £500,000+ or currency equivalent)</p> <p><b>Clients who are not resident and not domiciled in the UK</b></p> <p><b>Quarterly fee</b> £300  <b>Total annual fee</b> £1,200            (If client combined assets and liabilities totals £0-£2,999,999 or currency equivalent)</p> <p><b>Quarterly fee</b> £0  <b>Total annual fee</b> £0            (If client combined assets and liabilities total £3,000,000+ or currency equivalent)</p> <p>The annual tariff is applicable to your sole and each joint Coutts Private Client banking relationship you hold with us. The joint relationship tariff will not be charged if all parties to the joint relationship also hold a sole relationship with us.</p>

<b>General account services (Continued)</b>	
Coutts Travel Protection	<b>Quarterly fee</b> £75
	<b>Total annual fee</b> £300 (Subject to eligibility. If client combined assets and liabilities totals £0-£999,999)
	<b>Quarterly fee</b> £0
	<b>Total annual fee</b> £0 (Subject to eligibility. If client combined assets and liabilities total £1,000,000+)
<b>Payments (excluding cards)</b>	
<b>Sending money within the UK</b>	
Single Euro Payment Area (SEPA) euro Credit Transfers	<b>Online</b> £5 <b>Other channels</b> £20
Non-sterling transfer	<b>Online</b> £20 <b>Other channels</b> £35
<b>Sending money outside the UK</b>	
Single Euro Payment Area (SEPA) euro Credit Transfers	<b>Online</b> £5 <b>Other channels</b> £20
Credit Transfers	<b>Online</b> £20 <b>Other channels</b> £35
Payment Delivery Charge*	<b>USA</b> £3 <b>Europe</b> £6 <b>Rest of the world</b> £9
*Please refer to the Private Client Banking Tariff for further information on the Payment Delivery Charge.	
<b>Receiving money from outside the UK</b>	
Crediting receipts for non-sterling payments (where beneficiary bears the charge)	£15
Crediting SEPA receipts (where beneficiary bears the charge)	£5
Payments under recourse in favour of an account in our books	0.10% (min £25, max £50)
Obtaining proceeds of cheques payable abroad	<b>By collection</b> 0.30% (min £30, max £90)
	<b>By negotiation</b> 0.30% (min £15, max £90)
Negotiation of sterling cheques	as above, plus interest fee of 1% of value

<b>Payments (excluding cards) (Continued)</b>	
<b>Standing order</b>	<b>As per 'Sending money within/outside the UK' section</b>
<b>Direct Debit</b>	<b>Service not available</b>
<b>Refusing a payment due to lack of funds</b>	<b>No fee</b>
<b>Allowing a payment despite lack of funds</b>	<b>No fee</b>
<b>Cash and Cards</b>	
<b>Cash withdrawal in pounds in the UK</b>	<b>Service not available</b>
<b>Cash withdrawal in foreign currency outside the UK</b>	<b>No fee*</b>
<b>Debit card payment in pounds</b>	<b>Service not available</b>
<b>Debit card payment in a foreign currency</b>	<b>No fee*</b>
	*Coutts clients can connect their Debit Card to any of their eligible currency current accounts. Once connected, any payment made or cash withdrawn in that foreign currency will be automatically taken from the corresponding account and you will not incur any currency conversion charges.
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	<b>Overdrafts are available on certain currency accounts.</b>
<b>Unarranged overdraft</b>	<b>8.75%, per annum</b>
	<b>For further information on rates please contact your private banker</b>
<b>Other services</b>	
<b>Cancelling a cheque</b>	<b>Service not available</b>

