



ARBUTHNOT LATHAM

Bankers since 1833

Fees and Charges Explained

1	About our Fee Information Document
	<p>Our Fee Information Document tells you the fees we charge for our main banking services. The Fee Information Document is provided to you together with our Private Banking Terms & Conditions and is available on our website.</p> <p>Our fees are as quoted in the Fee Information Document, 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. We will provide you with two months' written notice of any change to our fees and charges.</p>
2	Account Management Fee
	<p>The fee for maintaining the account will be charged on the first business day of each month and will be calculated based on the overall relationship value on the last day of the previous month.</p> <p>There is no fee for maintaining the account if you have £500,000 or greater invested, saved or borrowed with Arbuthnot Latham.</p> <p>The £50.00 charge is applicable for the first joint account unless both parties also have a sole account, in which case the £35.00 additional account charge will be applied to the first joint account.</p> <p>There is no fee for maintaining a currency account where it is an additional account.</p>
3	Cards and Cash
	<p>Any transactions carried out in a currency that differs to that of your Visa Debit/Charge Card (including cash withdrawals) are converted to sterling by Visa, using their wholesale reference rates. These are applied on the day the conversion is made. The transactions are subject to our foreign exchange conversion fee as set on our Fee Information Document. 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.</p> <p>Agency claims from other banks and Lloyds branches will be passed on at cost.</p>
4	Effective Annual Rate (EAR)
	<p>EAR 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.</p>