



Fee Information Document



Name of the account provider: Arbuthnot Latham & Co., Limited

Account name: Personal Current Account

Date: November 2020

- 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 our **Private Banking Terms & Conditions** and our **Fees and Charges Explained for Personal Banking Clients**, which can be found on our website.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account Services	
Maintaining the account	Monthly account fee £50
	Monthly account fee for secondary account £35
	There is no monthly account fee for maintaining the account whilst you have £500,000 or greater invested, saved or borrowed with Arbuthnot Latham. The monthly account fee for maintaining the account may vary where you are opening an additional account with Arbuthnot Latham.
Payments (excluding cards)	
Direct debit	Free
Standing order	Free
Sending money within the UK	Faster Payments Free
	CHAPS (online) £20
	CHAPS (other channels)¹ £30
	Electronic payment recall (attempt) £10
Sending money outside the UK	SEPA Credit Transfer Free
	SWIFT in euro in the EEA² (online) £20*
	SWIFT in euro in the EEA² (other channels)¹ £30*
	SWIFT Other³ (online) £30*
	SWIFT Other³ (other channels)¹ £40*

Receiving money from outside the UK	An additional Correspondent Bank Fee will apply where you make a payment to a non-EEA country and choose to pay the charges for the recipient:	
	All non-EEA European countries	£15*
	Rest of the World	£25*
	Electronic payment recall (attempt)	£10
	Electronic payment	£0
	We do not charge a fee but there may be Correspondent Bank Fees deducted if applicable.	
	Foreign cheque collection (plus any agency bank charges)	£15*
	Should you wish to pay-in a foreign cheque, please refer to us first, as we are unable to accept certain currencies, including US dollars.	
Cards and cash		
Cash withdrawal in pounds in the UK	At our Registered Office, Lloyds Bank ATMs and certain other ATMs	Free
	Pre-authorized cash delivery	1%
Debit card payment in pounds		Free
Debit card payment in a foreign currency	Foreign exchange conversion fee⁴	2.75%
Cash withdrawal in foreign currency outside the UK	Overseas cash withdrawal (minimum fee of £1.50)	2.00%
Overdrafts and related services		
Arranged overdraft		Up to 25% p.a. (28.10% EAR)⁵
Unarranged overdraft		25% p.a. (28.10% EAR)⁵
Allowing a payment despite lack of funds		25% p.a. (28.10% EAR)⁵
Refusing a payment due to lack of funds	Items returned by us due to lack of funds	£50
Other services		
Cancelling a cheque	Stopped cheques (per item)	£10
Duplicate statement		Up to £10
Banker's draft issued		£25*
Audit letter		£50 + VAT
Items payable returned unpaid		£10
Charge Card	Foreign exchange conversion fee⁴	2.75%

*or currency equivalent.

¹ Other channels means payments processed by us on your behalf.

² The EEA means the European Economic Area which includes EU countries and also Iceland, Lichtenstein and Norway.

³ SWIFT Other refers to all other SWIFT payments except those in euro to an EEA country.

⁴ 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 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: <https://www.visaeurope.com/making-payments/exchange-rates>

⁵ EAR stands for Effective Annual Rate.

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. Arbuthnot Latham & Co., Limited DIFC Branch is regulated by the Dubai Financial Services Authority.

AL169 / 23 September 2020