

FOCUS CHARGES

FREE BANKING SERVICES
Chequebook (sterling payments within UK clearing system)
Direct debits (sterling payments within UK clearing system)
Standing orders (sterling accounts only)
Detailed bank statements
Fixed term deposit facility
Commission free foreign exchange transactions
Certificates of bank interest received
Clearance of sterling cheques drawn in the British Isles
Clearance of euro cheques drawn on UK banks

We provide a number of additional services for which we make a charge to cover the cost of work involved. Charges are debited to your account, in the relevant currency, at the time the service is rendered. The most common charges are shown below.

SERVICE CHARGE	
Unauthorised borrowing - referral fee	£25
Unauthorised borrowing default interest rate - this is linked to the base rate paid to your account	9% over the bank's base rate. Please refer to www.nedbankprivatewealth.com/international/lending for our current base rate.

CHEQUE DEPOSIT	
Clearance of currency cheques paid in, including US\$ cheques not drawn in the US (subject to varying clearance time)	No charge deducted by the bank, but may be subject to agents' fees* A courier charge may also apply, but will be advised at the time.

CHEQUE ISSUE	
Sterling cheque	£15
Euro cheque	€22
All other currencies (excluding US\$ cheques)	£15 (or currency equivalent)

CHEQUE COLLECTION	
Settlement charge for processing GBP and EUR cheque collections	Free

STERLING PAYMENT CHARGES (INTERNET PAYMENTS ONLY) to a bank within the UK clearing system	
Payments for same day value:	
Payment up to and including £2,500	£5
Payment greater than £2,500 and up to and including £10,000	£15
Payment greater than £10,000	£25
Payments for 3 day value – BACS (maximum £100,000)	Free
You can specify the type of transfer you require through our online banking service.	

* The correspondent bank on which the cheque is drawn may deduct a charge. This may vary depending on country and bank.

STERLING PAYMENT CHARGES (NON-INTERNET PAYMENTS ONLY) to a bank within the UK clearing system	
Payments for same day value	£25
Payments for 3 day value – BACS (maximum £100,000)	£5
If you do not specify the type of transfer required, sterling payments to the UK for less than £2,500 will automatically be made for 3 day value. Payments over this amount will be made for same day value, please see above for charges.	

NON-STERLING PAYMENT CHARGES (INTERNET AND NON-INTERNET PAYMENTS)	
Telegraphic transfers	£25, US\$40, €35 (or currency equivalent for other currencies with rates fixed periodically)

OTHER SERVICES	
Stopped cheques (excluding theft or loss)**	£10
Special presentation of cheques**	£20
Unpaid cheques (lack of funds only)	£30
Overdraft follow up letters	£25
Duplicates of any statements or Focus reports	£5 per sheet/report
Copies of paid cheques	£15 for up to 3 cheques and £5 for every cheque thereafter
Copies of paid cheques (closed accounts)	£20 for up to 2 cheques and £10 for every cheque thereafter
Status enquiries	£20 plus VAT***
Audit reports	£30 plus VAT***
Language translation of documents	£35 per item
Replacement and/or early renewal of Visa card	£25 per card
Delivery of Visa card or PIN via courier	£25/€50/US\$50 per delivery
Returned mail charge	£15 per month
Should the balance on your account fall below the minimum balance required (see current Terms and Conditions), you may be charged a fee, at our discretion, for each Platinum Visa card issued to you. (The charge will be taken in the first quarter of each year and will be deducted from the account linked to your Platinum Visa card(s).)	£25 per card
A minimum charge for the administration of accounts which are subject to enhanced due diligence	£250 set-up fee plus £250 per annum thereafter

For fees relating to investment services, please refer to your investment proposal.

** Please note that cheques become out of date six months after the date of issue.

*** VAT is not payable if you hold your accounts with the Jersey branch of Nedbank Private Wealth or are resident outside of the European Union.

In addition to the above, from time to time certain transactions may involve fees being deducted by our overseas agents. We reserve the right to pass on any such charges levied. Details of charges for other services not mentioned above will be advised when the service is provided.

MORTGAGE CHARGES		
Valuation fee	Covers our valuation report, which is used to calculate how much we will lend you. This is separate from any valuation or survey of the property you might want to commission. There are other homebuyer or structural survey options available to you at a cost and there may be different approaches in different parts of the UK.	Variable
Legal fees	We will instruct a legal representative to act for us to complete the legal documentation for the mortgage. The legal representative's fees will vary according to the nature of the transaction and the property mortgages, and will be charged to you.	Variable
Unpaid ground rent / service charge	This fee is payable when we have to communicate with you and your landlord regarding outstanding ground rent or service charges, in order to protect the security on which the loan is based.	£50
Changes to the mortgage	After you start the mortgage, you may wish to make changes and there may be a charge for doing so.	Variable
Redemption administration fee	Charged where it is necessary for us to register the discharge with the Land Registry.	£60
Arrears charge	This may be charged to your account if you have missed one or more contractual payments under the mortgage.	£25
Solicitor costs in relation to arrears	Should we take action to enforce the terms of the mortgage, you will be responsible for the payment of all fees, including legal fees. The fees will depend upon the type of proceedings we have to take.	Variable

Where a fee is recorded as variable we will advise you of the amount in advance, so you can agree to it before it becomes payable.



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Nedbank Private Wealth Limited is licensed by the Isle of Man Financial Services Authority. Registered office: St Mary's Court 20 Hill Street Douglas Isle of Man.

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