

# Tariff of charges – banking

Charges are debited to your account, in the relevant currency, at the time the service is rendered.

Service	Charge
Unauthorised borrowing - referral fee	£25.00
Unauthorised borrowing default interest rate – this is linked to the base rate paid to your account*	9% over the bank's base rate
<b>Cheque deposit</b>	
Clearance of US \$ cheques over \$10,000 (drawn in the USA)	US\$23.00 <sup>†</sup>
Clearance of other currency cheques paid in including US \$ cheques not drawn in the USA (subject to varying clearance time)	£15.00 plus agents' fees <sup>†</sup>
<b>Cheque issue</b>	
Settlement charge for processing US \$ cheques	US\$40.00
Bank cheque (all currencies)	£15.00 per item
<b>Other services</b>	
Stopped cheques (excluding theft or loss)**	£10.00
Special presentation of cheques**	£20.00
Unpaid cheques (lack of funds only)	£30.00
Overdraft follow up letters	£25.00
Duplicate statements or Focus reports	£5.00 per sheet/report
Copies of paid cheques	<b>£15 for up to 3 cheques and £5 for every cheque thereafter</b>
Copies of paid cheques (closed accounts)	<b>£20 for up to 2 cheques and £10 for every cheque thereafter</b>
Status enquiries	£20.00 plus VAT <sup>††</sup>
Audit reports	£30.00 plus VAT <sup>††</sup>
CHAPS / telegraphic transfers (UK or overseas)	£25.00 <sup>†††</sup>
Sterling credit transfers (3 day value) (BACS)	£10.00 <sup>†††</sup>
Language translation of documents	£35.00 per item
Delivery of Visa card to high risk country (via courier)	<b>£25.00 per delivery</b>
Temporary hold mail service (over 3 months)	£15.00 per month
Returned mail charge	£15.00 per month
Visa annual charge for Reserve accountholders	£12.00
Visa annual charge for Focus accountholders	Free

\* This charge will come into effect from 29 February 2012

\*\* Clients are reminded that cheques become out of date six months after the date of issue.

<sup>†</sup> Correspondent bank on which the cheque is drawn may deduct a charge. This may vary depending on country and bank.

<sup>††</sup> VAT not payable for clients who either bank with Fairbairn Private Bank Limited in Jersey or who are resident outside of the European Union.

<sup>†††</sup> For a sterling payment to the UK, if a client does not specify the type of transfer required, payments for £2,500, or below, will be made for 3 day value. Payments above £2,500 will be made for same day value.

**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 on request or when the service is provided. If you have further questions about our charges please contact us, we will be pleased to help.**

Fairbairn Private Bank is a registered trade name of Fairbairn Private Bank (IOM) Limited and Fairbairn Private Bank Limited.

Fairbairn Private Bank (IOM) Limited is licensed by the Isle of Man Financial Supervision Commission to take deposits and provide investment services. Registered office: St Mary's Court 20 Hill Street Douglas Isle of Man.

The London office is authorised and regulated in the UK by the Financial Services Authority.

UAE representative office in Dubai licensed by Central Bank of UAE Licence No. 13/1006/2011.

Fairbairn Private Bank Limited is regulated by the Jersey Financial Services Commission. Registered office: Fairbairn House 31 The Esplanade St Helier Jersey. Latest audited accounts are available on request. Authorised and regulated in the UK by the Financial Services Authority in respect of regulated mortgage contracts only. UK Financial Services Authority registration numbers: Fairbairn Private Bank (IOM) Limited 313189 Fairbairn Private Bank Limited 313187 12/11 C95