

Schedule of Charges as at April 2023



The following Charges apply to all Accounts for private individuals.

ACCOUNT MANAGEMENT FEE	Nil		
WITHDRAWALS			
UK Sterling payments made online	Free of charge		
International payments made online	£15, \$25 or €25 per item. Please contact the Bank for other currencies		
Telegraphic transfer/SWIFT/CHAPS not made online	£50, \$70 or €70 per item Note: If any payment is returned to us there is a possibility that the returning bank may take a fee and therefore you may receive less than the sum you originally remitted		
Cheques issued by the Bank on behalf of the client	£75, \$100 or €100 per item		
Cheques issued by client, received for collection by an overseas bank	£20 or €30 per item		
Cheques issued by client returned unpaid	£50 per cheque		
Direct debits and standing orders unpaid	£50 per item		
Standing orders by: BACS	£5 per item		
Cheque	£75, \$100 or €100 for cheques		
Telegraphic transfer	£30, \$50 or €50 for telegraphic transfer		
Stopped cheques: Per instruction	£20 per item		
Lost or stolen cheques	No charge		
Agency Bank charges for payments where charges 'Our' is selected i.e. the beneficiary is to receive the full amount	£15, \$20 or €20 Please contact the Bank for charges in other currencies		
DEPOSITS			
Cheque collections for sterling cheques: Cheques drawn outside of the UK Agents charges may also be applied	£30, \$45 or €45 per item		
Cheques deposited returned unpaid	£25 per item		
DEBIT CARD CHARGES	STERLING	EUROS	US DOLLARS
Annual fee	None	€100	\$100
Currency conversion fee	2.75%	2.75%	2.75%
ATM cash withdrawal fee domestic currency	None	€3	\$3
ATM cash withdrawal fee other currency	£2	€3	\$3
Card courier fee	£50	€70	\$70
PIN courier fee	£50	€70	\$70
Replacement card	£50	€50	\$50
Dispute fee for genuine transaction	£40	€60	\$60
Emergency card replacement via Visa Global Customer Assistance Services	£150	€200	\$200
Emergency cash via Visa Global Customer Assistance Services	£80	€100	\$100

ACCOUNT

Account opening*, or changes in administration or structure

*Represents when a client account is opened. This fee is one-off and will not be charged for subsequent accounts being opened under the same client name

PEP clients	Individuals who are independently classified as a PEP (Politically Exposed Person) or close associate of a PEP. Minimum charge of £5,000, US\$7,000, €6,000**
High risk clients	For individuals linked to a sensitive high risk country or a high risk business activity. Minimum charge of £1,500, \$US2,100, €1,800**

Annual account maintenance fee

PEP clients	Individuals who are independently classified as a PEP (Politically Exposed Person) or close associate of a PEP. Minimum charge of £5,000, US\$7,000, €6,000**
High risk clients	For individuals linked to a sensitive high risk country or a high risk business activity. Minimum charge of £1,500, \$US2,100, €1,800**

**Charges in other currencies will be agreed on a case by case basis

OTHER

Bank reference requests, whether by the Bank or to the Bank	£50, \$75 or €75 for each request
Client's enquiries regarding late/non receipt of payments out or inward funds where it is not the Bank's error	£40, \$50 or €50 minimum per investigation/message
Copy statements	£5, \$7.50 or €7.50 per sheet (minimum £25)
Interest statement	£25, \$37.50 or €37.50 per statement
Inward payment charges	The Bank does not currently charge for the receipt of funds in electronic form
Payment confirmations/SWIFT advices	£10, \$15 or €15 per item
Recent transaction report/temporary statement	£10, \$15 or €15 per Account
Retained or returned mail/lost all contact	£150, \$250 or €250 charged annually
Time charges	The Bank reserves the right to charge for additional time spent reasonably incurred commensurate with the work involved, in the circumstances described in the General Terms and Conditions, and any other circumstances in which the Bank reasonably considers such additional work to be necessary, at a minimum of £50 per hour and a maximum of £500 per hour
Unauthorised overdraft	£100, \$150 or €150 charge in addition to debit interest

Any additional services will attract a charge commensurate with the work involved.

Investec Bank (Channel Islands) Limited

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The Jersey Branch of Investec Bank (Channel Islands) Limited is regulated by the Jersey Financial Services Commission to carry on deposit taking business under the Banking Business (Jersey) Law 1991, as amended. The Jersey Branch address is 4th Floor, Liberation House, Castle Street, St Helier, Jersey, JE2 3BT. The Isle of Man Representative Office of Investec Bank (Channel Islands) Limited is regulated by the Isle of Man Financial Services Authority and its place of business address is Second Floor, The Old Courthouse, Athol Street, Douglas, Isle of Man, IM1 1LD.

Investec Bank (Channel Islands) Limited is a participant in the Guernsey Banking Deposit Compensation Scheme and the Jersey Bank Depositors Compensation Scheme. These Schemes offer protection for "qualifying deposits/eligible deposits" up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5-year period. Full details are available on request or alternatively on the Guernsey Scheme's website www.dcs.gg or on the Jersey States website www.gov.je/dcs which will also highlight the banking groups covered. Deposits made with the Bank, whether in Guernsey or Jersey, are not covered by the Financial Services Compensation Scheme under the Financial Services & Markets Act 2000 of the UK. CI.FS.SC.PC.019.0823

