



# Fee Information Document

Name of the account provider: EFG Private Bank Limited

Account name: Current Account

Date: 01 February 2025

- 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 the EFG Private Bank Limited Tariff Sheet.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
Administration Fee	
An annual fee of £1,600 payable on a quarterly basis by all clients at a relationship level for all their accounts held at EFG Private Bank Limited	£1,600 p.a.
EFG Private Bank Limited reserve the right to pass on any associated due diligence costs, with the client's prior agreement.	
Any bespoke client requests for banking, investment, credit and/or wealth planning services will be considered on a case by case basis and may incur additional fees and charges.	As per prior agreement with the client
Payments (excluding cards)	
Standing Order	No fee
Direct Debit	(Service only available in GBP) No fee
Sending money within the UK	£40*

EFG Private Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 144036). It is a member of the London Stock Exchange and a subsidiary of EFG International.

EFG Private Bank Limited.

Registered in England and Wales | Company No. 2321802 | Registered Office: Park House, 116 Park Street, London W1K 6AP.

Service	Fee
Sending money outside the UK	£40*
<p>An additional charge may be payable for some currencies. Further information on specific fees and charges can be obtained from your Client Relationship Officer.</p>	
Sending money via eBanking	<p>No fee for sterling EUR20 for Euros</p>
<p>Charges may be payable for other currencies. Further information on specific fees and charges can be obtained from your Client Relationship Officer.</p>	
Receiving money from outside the UK	No fee
Cards and cash	
Cash withdrawal in pounds in the UK	<ul style="list-style-type: none"> <li>• Up to £5,000 <span style="float: right;">No fee</span></li> <li>• Above £5,000 (of transaction amount) <span style="float: right;">1.50%</span></li> <li>• Arrangement of cash, cheque deposit and cash withdrawal facilities, at a branch of a third-party bank (service only available in GBP) <span style="float: right;">£250 per annum</span></li> </ul>
Cash withdrawal in foreign currency outside the UK	Not available
Debit card payment in pounds	No fee for GBP denominated debit cards
Debit card payment in a foreign currency	<p>Transaction fee <span style="float: right;">1.75%</span></p> <p>There is no fee if you use a non GBP debit card to make a payment in the same foreign currency as the debit card is denominated.</p> <p>If you use your debit card to purchase goods or services or withdraw cash in a currency other than the currency of your card, then such transaction will be converted to the currency of your card on the day we receive details of it. We will use Mastercard® authorised rates applicable for such a transaction see <a href="https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html">https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html</a>.</p> <p>The transaction fee referred to above will also apply.</p>

Service	Fee										
Overdrafts and related services											
Arranged overdraft	<p>Reference rate + a fixed negotiated margin, charged to the overdrawn balance, calculated on a daily basis and applied quarterly in arrears.</p> <p>Our rate sheet is available on our website, under the 'Banking and Treasury' section:  <a href="https://www.efginternational.com/uk/legal/united-kingdom.html">https://www.efginternational.com/uk/legal/united-kingdom.html</a></p> <p>Please note that an arrangement fee may apply, which will be advised to you prior to entering into the arranged overdraft.</p> <p>The reference rates for arranged overdrafts are as follows:</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Sterling</td> <td>Bank of England base rate (subject to a floor of zero%) + 0.50%</td> </tr> <tr> <td>US dollar</td> <td>Federal Funds Target rate (upper bound &amp; subject to a floor of zero%) + 0.25%</td> </tr> <tr> <td>Euro</td> <td>European Central Bank Refinancing Rate (subject to a floor of zero%) + 1.00%</td> </tr> <tr> <td>Other currencies</td> <td>By arrangement</td> </tr> </tbody> </table>	Currency	Rate	Sterling	Bank of England base rate (subject to a floor of zero%) + 0.50%	US dollar	Federal Funds Target rate (upper bound & subject to a floor of zero%) + 0.25%	Euro	European Central Bank Refinancing Rate (subject to a floor of zero%) + 1.00%	Other currencies	By arrangement
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Service	Fee										
Unarranged overdraft	<p>Unarranged overdrafts are generally not permitted by EFG Private Bank Limited, but the Bank may in its sole discretion consider allowing an account to overrun.</p> <p>Reference rate + 8.00% charged on the overrun balance in excess of the authorised overdraft limit, calculated on a daily basis and applied quarterly in arrears.</p> <p>Our rate sheet is available on our website, under the 'Banking and Treasury' section:  <a href="https://www.efginternational.com/uk/legal/united-kingdom.html">https://www.efginternational.com/uk/legal/united-kingdom.html</a></p> <p>The reference rates for unarranged overdrafts are as follows:</p> <table border="1"> <thead> <tr> <th>Currency</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Sterling</td> <td>Bank of England base rate (subject to a floor of zero%) + 0.50%</td> </tr> <tr> <td>US dollar</td> <td>Federal Funds Target rate (upper bound &amp; subject to a floor of zero%) + 0.25%</td> </tr> <tr> <td>Euro</td> <td>European Central Bank Refinancing Rate (subject to a floor of zero%) + 1.00%</td> </tr> <tr> <td>Other currencies</td> <td>An underlying rate nominated by the Bank</td> </tr> </tbody> </table>	Currency	Rate	Sterling	Bank of England base rate (subject to a floor of zero%) + 0.50%	US dollar	Federal Funds Target rate (upper bound & subject to a floor of zero%) + 0.25%	Euro	European Central Bank Refinancing Rate (subject to a floor of zero%) + 1.00%	Other currencies	An underlying rate nominated by the Bank
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Refusing a payment due to lack of funds	No fee
Allowing a payment despite lack of funds	No fee
Other services	
Cancelling a cheque	(Service only available in GBP) £20
Banker's draft	£30*

\*Please note that where the payment or transaction is in a currency other than Sterling (GBP), the fee will be converted based on interbank rates as quoted on Bloomberg. Please contact your Client Relationship Officer for details of the fee at the current exchange rate.

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## Glossary of terms

Term	Definition
maintaining the account	The account provider operates the account for use by the customer.
arranged overdraft	The account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.
unarranged overdraft	The customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.
refusing a payment due to lack of funds	The account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).
allowing a payment despite lack of funds	The account provider allows a payment to be made from the customer's account although there is not enough money in it (or it would take the customer past their arranged overdraft limit).
direct debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient.
standing order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
sending money within the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account in the UK.
sending money outside the UK	The account provider transfers money, on the instruction of the customer, from the customer's account to another account outside the UK.
receiving money from outside the UK	When money is sent to the customer's account from an account outside the UK.
cash withdrawal in pounds in the UK	The customer takes cash out of the customer's account in pounds at a cash machine, bank or Post Office in the UK.
cash withdrawal in foreign currency outside the UK	The customer takes cash out of the customer's account in foreign currency at a cash machine or, where available, at a bank outside the UK.
debit card payment in pounds	The customer uses their debit card to make a payment in pounds. The customer uses their debit card to make a payment in pounds. This can be in a shop, online or over the phone.
debit card payment in a foreign currency	The customer uses their debit card to make a payment in a currency other than the currency of the customer's account to which the debit card is linked. This can be in a shop, online or over the phone.
cancelling a cheque	The customer asks the account provider to cancel a cheque that the customer has written.

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