

Banking Tariff Sheet

Personal Accounts

EFG Private Bank Limited Tariff Sheet

Service	Individual Client Tariff
Current Account	
Maintaining the account	No fee Unless the Relationship Charge applies
Relationship Charge	
A supplementary charge of £300 per quarter will be payable on client relationships which continue to have less than a combined total £500,000 in Assets under Management (AUM) across all accounts held globally with EFG Private Bank. The Relationship Charge will come into effect following the expiry of the first year of a client's relationship with EFG Private Bank Limited. The charge will be processed quarterly in arrears if average AUM in the preceding quarter is below £500,000.	
Banking services	
Audit Report	£50 + VAT
Postal Charge ⁽⁶⁾	£10pcm
Cash withdrawal/deposit in pounds in the UK (at our counters)	Up to £5,000 – No fee Above £5,000 – 1.50%
Foreign currency cash withdrawal/deposit (at our counters)	1.50%
Cash withdrawal in foreign currency outside the UK	Not available
Arrangement of cash, cheque deposit and cash withdrawal facilities, at a branch of a third party bank	£250 per annum (Service only available in GBP)
Foreign currency cheque collection (i.e. deposit)	£50
Foreign currency cheque payment (from sterling chequebook)	£50
Issue Banker's draft	£30**
Sending money within the UK	£40**
Sending money outside the UK ⁽¹⁾	£40** An additional charge may be payable for some currencies ⁽⁷⁾
Receiving money from outside the UK	No fee
Sending money via eBanking ⁽¹⁾	No fee for sterling EUR20 for Euros Charges may be payable for other currencies ⁽⁷⁾
Debit card payment in a foreign currency	1.75%
Direct debit	No fee (Service only available in GBP)
Standing order	No fee

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: Leconfield House, Curzon Street, London W1J 5JB.

Service	Individual Client Tariff
Cancellation of a direct debit or standing order (up to 17.00 on the business day before payment); or cancellation of a future dated electronic payment	No fee
Recall of an electronic payment (after it has been made)	£50
Investigation and amendment of an incorrectly instructed payment	£50
Refusing a payment due to lack of funds	No fee
Allowing a payment despite lack of funds	No fee
Cancelling a cheque	£20**
Historic copy of statement	£2 per sheet
Bank reference ⁽²⁾	£20

Interest rates Foreign Exchange rates and Custody Fees

Current account	<p>Generally, interest rates apply on a tiered basis.</p> <p>Our rate sheet is available on our website: https://www.efgl.com/Our-solutions/Products-and-services.html Under the 'Banking and Treasury' section</p> <p>EFG Private Bank Limited reserves the right to charge a negative rate of interest on current accounts based on the relevant prevailing Central Bank rate for the currency of the current account</p>
Arranged overdraft	<p>Reference rate ⁽³⁾ + a fixed negotiated margin, charged to the overdrawn balance, calculated on a daily basis and applied quarterly in arrears.</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>Our rate sheet is available on our website: https://www.efgl.com/Our-solutions/Products-and-services.html Under the 'Banking and Treasury' section</p>
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 ⁽³⁾ + 8.00% charged on the overrun balance in excess of the arranged overdraft limit, calculated on a daily basis and applied quarterly in arrears.</p> <p>Our rate sheet is available on our website: https://www.efgl.com/Our-solutions/Products-and-services.html Under the 'Banking and Treasury' section</p>
Term deposit	<p>For amounts in excess of £50,000, or currency equivalent for major currencies ⁽⁴⁾, interest rates are offered for terms up to 1 year.</p> <p>Our deposit rate sheet is available from your Client Relationship Officer upon request</p>

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Interest Rates, Foreign Exchange Rates and Custody Fees

Notice deposits	For amounts from £50,000, or currency equivalent for USD or EUR. Our deposit rate sheet is available from your Client Relationship Officer upon request.
Custody Fees where EFG Private Bank Limited is Third Party Custodian	For clients entering into an investment management agreement with another EFG Group entity, and who have chosen EFG Private Bank Limited as their third party custodian to hold their assets and monies, a custody fee is to be charged at 0.2% on the investment portfolio. The custody fee is calculated on a semi-annual basis, in arrears, according to the value of the investment portfolio and payable to EFG Private Bank Limited.
Foreign Exchange rates	Foreign exchange rates are based on interbank rates as quoted on Bloomberg plus a margin, dependent on transaction size, up to a maximum of 1.6%. For amounts in excess of £50,000, it is our policy to quote and agree with you the exchange rate before making the transaction.

Separate tariff sheets are available on request for the following:

- investment services
- safe custody ⁽⁵⁾
- lending arrangements
- foreign exchange margin trading

Annual charges will be debited quarterly in arrears. VAT will be applied at the prevailing rate if applicable.

Notes

**Subject to rates reflected in the rate sheet maintained on our website: <https://www.efgl.com/Our-solutions/Products-and-services.html> – under the ‘Banking and Treasury’ section.

Note (1): When sending money outside of the UK you may incur additional fees levied by the intermediary and/or the beneficiary bank(s)

Note (2): i.e. provision of a credit reference to a third party bank (with your consent)

Note (3): The reference rates for overdrafts (including accounts that overrun) are as follows:

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 (for arranged overdrafts) An underlying rate nominated by the Bank (for unarranged overdrafts)

Rates for both arranged and unarranged overdrafts will change automatically when there is a change to the reference rate.

Note (4): Major currencies include Sterling, Euro, Swiss Francs, US Dollars, Canadian Dollars, and Japanese Yen.

Note (5): We do not provide safe custody services for physical valuables such as jewellery.

Note (6): Payable for accounts where the Account Holder has chosen to receive all correspondence from the Bank in physical form by postal mail.

Note (7): Further information on specific fees and charges can be obtained from your Client Relationship Officer.

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Payment Cut-off Times

Payment Type	Payment method	Payment Limit	Cut-off Inbound payments	Cut-off Outbound payments	Payment Dated (if within cut off time)
Cash	Over the counter at EFG Private Bank Limited	By arrangement with your Client Relationship Officer	16:00	16:00	Same Business Day value ⁽¹⁾
Internal Transfers ⁽³⁾	eBanking (secure messaging)/ Email/ Telephone /Written authority either by fax or post ⁽²⁾	N/A	16:00	16:00	Same Business Day value ⁽⁴⁾
Sterling		N/A	15:30	15:30	Same Business Day value ⁽⁴⁾
Euro U.S.Dollar		N/A	15:00	14:00	Same Business Day value ⁽⁴⁾
Other Supported Currencies ⁽⁵⁾		N/A	15:00	14:00	Next Business day value ⁽⁴⁾

- (1) Where cash is paid into your account in a currency different from that in which the account is denominated and a currency exchange is therefore required, the amount paid in will be credited to your account and available for withdrawal on the next Business Day(s) for all EEA currencies and major currencies e.g. US Dollars, Swiss Francs and Japanese Yen. For other currencies, the amount paid in will be credited to your account(s) and available for withdrawal as soon as We receive from our agents the proceeds of converting the currency paid in into the currency in which your account(s) is denominated.
- (2) Payment instructions received by email, telephone, fax or post are subject to a call back validation process and must be in accordance with the mandate.
- (3) Payments(s) between two accounts, both of which are held with EFG Private Bank Limited.
- (4) We reserve the right to delay execution, and or change the value date to the next business day, of payments greater than £5,000,000 or currency equivalent, if the payment is received close to the respective cut-off time, where there are insufficient funds in your account or the payment would result in the balance of your account exceeding any overdraft limit currently in force.
Where you instruct us to make a payment from your account in Sterling, and such payment is to be made to a recipient in the United Kingdom, or in Euro, and such payment is to be made to a recipient within the European Economic Area (EEA), we will pay the bank at which the recipient's account(s) is held by the end of the Business Day(s) following the day on which we receive your payment instruction unless you made the instruction in writing, in which case we will pay the bank at which the recipient's account is held no later than by the end of the second day following receipt of your instructions. For payments to accounts held within the EEA which are not made in Euro, we will pay the bank at which the recipient's account(s) is held

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no later than by the end of fourth Business Day(s) following the day on which we receive your instruction. For payments to countries outside the EEA, different payment timescales will apply and details are available upon request from your Client Relationship Officer.

(5) Please ask your Client Relationship Officer for an up to date list of our supported currencies.

Important Information

- All supported currency payments are subject to the Banking Terms & Conditions applicable to your account(s) and respective sanctions policies.
- The table above lists our cut-off guidelines. You should also consider the respective cut-off times of the intermediary and the beneficiary bank(s) and whether a currency conversion (FX) is required.
- Payments outside of the EEA may take longer depending on the respective country.
- To execute a payment we need to provide accurate instructions; for payments to another UK bank, the recipients account number, name, bank sort code and reference where relevant. For payment to a non-UK bank, the recipients bank name, address, SWIFT Bank Identifier Code (BIC), the beneficiary(ies) name, account number and reference. For non-US beneficiary(ies) the International Bank Account Number (IBAN) and reference.
- Amendments and cancellations will be processed on a best endeavours basis. It is advisable that you also contact the ultimate beneficiary in the event that debit authority is required.

For assistance with any additional queries you may have in relation to payments please contact your Client Relationship Officer.

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For information purposes only

Tariff Sheet Service Term	Bank Statements / Advices Description
Maintaining the account.	Current account service charge.
Sending money within the UK, Sending money outside the UK.	Outgoing SWIFT transfer with “details of the beneficiary”. The Net amount is reflected in the Bank Statement. The breakdown of the payment and the fee amount, including any FX conversion details is included in the Advice.
Receiving money from outside the UK.	Incoming SWIFT Transfer
Cash Withdrawal / deposit in pounds in the UK (at our counters). Foreign currency cash withdrawal / Deposit (at our counters).	Cash Withdrawal/ Deposit PLUS/ Less COMMISSION OF 1.5%. The Net amount is reflected in the Bank Statement.
Arranged Overdraft, Unarranged Overdraft.	Debit interest.
Refusing a payment due to lack of funds.	Unpaid Item Charge.
Banker's draft.	Beneficiary name and Net amount is referenced in the Bank Statement. Beneficiary name with a breakdown to include: Transfer amount & Cheque Issuance Charge & Total consideration, is reflected in the Advice.
Foreign currency cheque collection (i.e. deposit).	Incoming SWIFT Transfer. Charges are embedded and the net amount is reflected in the Bank statement. The Advice issued reflects the transfer amount, payment charge and total consideration.
Foreign currency cheque payment (from sterling chequebook).	Outgoing SWIFT Transfer. Charges are embedded and the net amount is reflected in the Bank statement. The Advice issued reflects the transfer amount, payment charge and total consideration.
Bank reference.	Status Enquiry Issued – Charge (only reflected in the Bank Statement, no Advice is issued).

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Fee Information Document

Name of the account provider: EFG Private Bank Limited

Account name: Personal Current Account

Date: 31 January 2022

- 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	
General account services		
Maintaining the account	Total annual fee EFG Private Bank Limited reserve the right to pass on any associated due diligence costs, with the client's prior agreement.	No fee
Relationship Charge		
A supplementary charge of £300 per quarter will be payable on client relationships which continue to have less than a combined total £500,000 in Assets under Management (AUM) across all accounts held globally with EFG Private Bank. The Relationship Charge will come into effect following the expiry of the first year of a client's relationship with EFG Private Bank Limited. The charge will be processed quarterly in arrears if average AUM in the preceding quarter is below £500,000.		
Payments (excluding cards)		
Standing Order		No fee
Direct Debit	(Service only available in GBP)	No fee
Sending money within the UK		£40*
Sending money outside the UK		£40*
An additional charge may be payable for some currencies. Further information on specific fees and charges can be obtained from your Client Relationship Officer.		
Sending money via eBanking		No fee for sterling EUR20 for Euros
Charges may be payable for other currencies. Further information on specific fees and charges can be obtained from your Client Relationship Officer.		
Receiving money from outside the UK		No fee

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Service	Fee
Cards and cash	
Cash withdrawal in pounds in the UK	<ul style="list-style-type: none"> Up to £5,000 No fee Above £5,000 (of transaction amount) 1.50% Arrangement of cash, cheque deposit and cash withdrawal facilities, at a branch of a third-party bank (service only available in GBP) £250 per annum
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	Transaction fee 1.75% 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. 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 https://www.mastercard.co.uk/en-gb/personal/get-support/convert-currency.html . The transaction fee referred to above will also apply.

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: https://www.efgl.com/Our-solutions/Products-and-services.html</p> <p>Please note that an arrangement fee may apply, which will be advised to you prior to entering into the arranged overdraft.</p>
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The reference rates for **arranged overdrafts** are as follows:

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: https://www.efgl.com/Our-solutions/Products-and-services.html</p> <p>The reference rates for unarranged overdrafts are as follows:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Currency</th> <th style="text-align: left;">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 & 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
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										
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.

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Glossary of terms

Term	Definition
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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