



**STANDARD TARRIFFS
AND CHARGES**

**First published:
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1. MINIMUM ACCOUNT OPENING BALANCES

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| PRIVATE BANKING RELATIONSHIP | £150,000.00/ \$150,000.00 |
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A minimum balance of £150,000 or USD150,000 must always be held by the Clients in any of our products. Any fixed deposit balances will count towards the minimum balance. Clients with a FIRSTBANK UK LTD Mortgage or Assets under Management are exempted from the minimum balance requirement.

2. General Banking Services

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| Monthly Balance and Account Maintenance Charges | <p>Personal Accounts:</p> <p>Minimum monthly balance to be maintained in any accounts is £10,000.00 or currency equivalent unless notified otherwise.</p> <p>A monthly charge of GBP10, US\$20, EUR15 will be debited to your account(s) if your account balance falls below the minimum balance required for the currency.</p> |
| Annual Account Charge (Irrespective of balance) | £400 p.a deducted quarterly in arrears at £100.00 per quarter |
| Instant Savings Account * Minimum Balances: | A minimum balance of GBP10,000.00 US\$10,000.00 or EUR10,000.00 is required to always be maintained in the account or monthly charges will apply. |
| 30, 60- & 90-Day Notice Account * Minimum Balances and Penalty Fees: | <p>A minimum balance of GBP10,000.00, US\$10,000 or EUR10,000.00 is required to be maintained or monthly charges will apply.</p> <p>The respective notice period of 30, 60 or 90 days should be given for all withdrawals so as not to incur a fee.</p> |

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| | Withdrawals without the required notice period will incur a fee equivalent to the gross rate of interest applicable on the date of withdrawal, for the number of notice days not given, calculated on the amount of the withdrawal. (minimum charge £10 or currency equivalent). |
| *Interest rates are variable and are paid on a tiered balance basis. Details of current and historical rates are available on request. | |

3. Fixed Deposit Minimum Balance and Fees:

Minimum balance for Fixed Deposit is **GBP150,000 or USD150,000.000**.

Requests for early repayment of a Fixed Deposit is at the entire discretion of the Bank and may not be granted in certain circumstances. If access to funds is required prior to the maturity date, a fee of 0.015% or higher, minimum of £40 or currency equivalent will be charged based on the amount of the Fixed Deposit.

** . A minimum balance of £150,000 or USD100,000 must always be held by Client. Any fixed deposit balances will count towards the minimum balance requirement.

4. Debit Cards

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| Annual Debit Card Fee: Debit Cards (£/\$/€) | GBP Debit Card: £100 US\$ Debit Card: \$150 € Debit Card: €125 |
| Cash Withdrawal | Free |
| Replacement Debit Card due to loss, theft etc. | £20 |

5. Payments /Other Account Services

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| Payments made within the UK <ul style="list-style-type: none"> • Faster Payment • CHAPS (email or Paper Request) • CHAPS (Online) | N/A £35 £10 |
| International Payment/Transfer made through the Online Banking Service | £20 |

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| International Payment/Transfer made through Paper or email request | £35 or currency equivalent |
| Returned payment due to insufficient funds | £35 |
| Stopped Cheque instruction | £25 |
| Cash withdrawals over £10,000/\$10,000.00 (Please note that FirstBank UK Ltd requires 48 hours' notice for large cash withdrawals) (Subject to cash being available) | 1.5% of sum withdrawn, minimum charge £150 (and equivalent for US\$ and € withdrawals) |
| Foreign Currency withdrawals over \$10,000.00 (Please note that FirstBank UK requires 48 hours' notice for large cash withdrawals) (subject to cash being available) | 1.5% of sum withdrawn, minimum charge £150 (and equivalent for US\$ and € withdrawals) |
| Standing Order Set Up | £10 |
| End of Month Statements via email | Free |
| Statements at additional frequencies or duplicates | £10 per statement |
| Bank Confirmation of Account/Reference letters | £35 |

FirstBank UK Ltd requires at least 48 hours' notice for cash withdrawals over £10,000, US\$10,000 or €10,000.

All tariffs and charges stated are quoted as a flat fee per payment/item/transaction unless stated otherwise and may be charged as a currency equivalent at a rate determined by us.

Any Agent Bank charges incurred will be debited to your Account at cost.

For any other product or service or for any additional work carried out by the Bank, Customers will be informed by the Bank of the relevant charges before that product or service is provided, or before the additional work is carried out, or as requested by the Customer.

For any information on the above tariffs and charges, please contact us at:
FirstBank UK Ltd, 28 Finsbury Circus, EC2M 7DT or telephone +44(0)207 826 3025 or +44(0)207 920 4920. You can also email our Client Services team at ccclclientservicesgroup@fbnbank.co.uk

II. SCHEDULE OF FEES FOR MORTGAGES

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| Arrangement Fee | This fee is payable on the mortgage by the Borrower and must be paid prior to drawdown as follows: <ul style="list-style-type: none"> • 1% Arrangement Fee payable on loans above £500,000 • 1.5% - 2% arrangement fee payable on loans below £500,000 |
| Blocked Cash Deposit | This applies to Buy-to-Let Loans. The Bank requires a blocked cash deposit for borrowings where the rental income does not cover 125% of the monthly repayment. (Example – Loan Amount £250,000, Rental Income £18,000, Mortgage Repayment £25,000) (Blocked Deposit - £13,250) The blocked cash deposit is kept in a non-interest yielding account |
| Valuation Fee | The Borrower is responsible for paying the cost of valuation as determined by the Valuer, dependent on the location and value of the property. The valuation cost cannot be added to the loan and must be paid before the valuation is commissioned. |
| Conveyancing Cost | The conveyancing / Solicitor's cost is agreed to, and borne by the Borrower |
| Building Insurance Cost | Payable by the Borrower to the Insurer. This depends on the value of the property. |
| Early Repayment Charge | 2% early repayment charge if Mortgage is repaid within the first two years for all mortgage loans |
| Mortgage Discharge Fee | Payable by the Borrower at the end of the mortgage to a UK Solicitor |

**This list is not exhaustive but represents a schedule of likely fees to be incurred when obtaining a Mortgage from FirstBank UK Ltd.

**FirstBank UK Ltd is not responsible for fees/ charges from Third Party Providers

For any information on the above Mortgage fees, please contact us at:

FirstBank UK Ltd, 28 Finsbury Circus, EC2M 7DT or telephone +44(0)207 826 3025 or +44(207 920 4920. You can also email our Mortgage team at mortgageandlending@fbnbank.co.uk