



Out of the Ordinary™



Investec

Specialist Private Bank

Schedule of Charges

The following Charges apply to all Accounts

Withdrawals

Bankers Automated Clearing System (BACS)	£10 per item
Bank cheques	£30, \$50 or €50 per item. Agent's charges may also be applied to other currency cheques
Cheques issued, received for collection	£20, \$30 or €30 per item
Cheques returned due to:	
Insufficient funds	£150 or currency equivalent per cheque
Technical reasons	£100 or currency equivalent per cheque
Other items returned due to:	
Insufficient funds	£50, \$75 or €75 per item
Technical reasons	£15, \$25 or €25 per item
Standing orders:	
Within the UK	£5 per item
Overseas	£20, \$30 or €30 for cheques £30, \$50 or €50 for telegraphic transfer
Additional charges	£10 per item in addition to the standard charge if the specified Minimum Balance (as defined in the Special Terms and Conditions) is not maintained
Stopped cheques:	
Per instruction	£20 per item
Lost or stolen cheques	No charge
Telegraphic transfer/Swift/CHAPS	£30, \$50 or €50 per item
Deposits	
Bank Giro Credits paid in at another UK bank	£5 per item
Cheque collections or negotiation for clearing cheques denominated in Euro:	
Drawn in the Eurozone	€15 per item
Drawn outside of the Eurozone	€30 per item
Cheque collections for sterling cheques:	
Cheques below £100	£5 per item
Cheques above £100	No charge
Cheques drawn outside of the UK	£30 per item
Cheque collections or negotiation for clearing cheques denominated in US dollar:	
Cheques under \$50,000 drawn in the USA	\$15 per item
Cheques over \$50,000 drawn in the USA	\$30 per item
Cheques drawn outside of the USA	\$30 per item
Cheque collections for other currencies	Please contact the Bank for details

Schedule of Charges (continued)

Cheques deposited returned unpaid due to:

Insufficient funds	£50, \$75 or €75 per item
Technical reasons	£15, \$25 or €25 per item

Traveller's cheques (for deposits only – limits apply, please contact the Bank for details)	1% collection charge
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Other

Agency charges	All charges passed by other banks will be debited to the Account
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Audit enquiries for companies	£50 minimum
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Bank reference requests, whether by the Bank or to the Bank	£25 for each request
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Client's enquiries regarding late/non receipt of payments out or inward funds where it is not the Bank's error	£25 minimum per investigation
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Copy statements	£5 per sheet (minimum £25)
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Foreign exchange	No charge
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Interest statement	£25 per statement
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Inward payment charges	The Bank does not currently charge for the receipt of funds in electronic form
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List of standing orders/direct debits	£20 minimum
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Payment confirmations/SWIFT advices	£10, \$15 or €15 per item
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Recent transaction report/temporary statement	£10, \$15 or €15 per Account
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Retained or returned mail	£75, \$125 or €125 per quarter
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Time charges	<p>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 7.6, 7.7 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.</p> <p>The Bank reserves the right to pass on any legal charges reasonably incurred and commensurate with the work involved, in the circumstances described in the General Terms and Conditions 7.6 and 7.7, in accordance with the tariff of the law firm(s) involved</p>
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Unauthorised overdraft	£100 charge in addition to debit interest
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Any additional services will attract a charge commensurate with the work involved.

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