



Name of the account provider: Bank J. Safra Sarasin (Gibraltar) Ltd

Account name: Multi-Currency Payment Account

Date: 16th July 2019

- This document informs you about the fees for using the main services related 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 General Terms and Conditions, Fee Schedule and other documents.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	£1500 per year (See Fee Schedule for further details)
Payments (excluding cards)	
Receiving money from outside Gibraltar	£0
Sending money outside Gibraltar in a foreign currency	We may use a correspondent bank. This correspondent bank and the receiving bank may also impose charges which will be charged to the client. £50
Refusing a payment due to lack of funds	£0
Direct debit	Service not available
Standing order	£0

Cards and Cash	
Debit card payment in pounds	Service not available
Debit card payment in a foreign currency	Service not available
Cash withdrawal in pounds in Gibraltar	Service not available
Cash withdrawal in foreign currency in Gibraltar	Service not available
Overdrafts and related services	
Arranged overdraft	Credit fees are given at time of booking. Written quotations are available on request.
Allowing a payment due to lack of funds	Service not available
Unarranged overdrafts	<p>4 - 7% per year for the currencies listed below, if you do not have a collateralised credit facility with us. For currencies other than Swiss franc, pound sterling, US dollar, Japanese yen or Euro, please contact us for details.</p> <p>The rates may vary from time to time.</p>
Other services	
Cheque issuance, collection and returned unpaid	£50 per cheque
Cancelling a cheque	£0
SEPA payments	£4