



**FBN Bank (UK) Ltd
28 Finsbury Circus
London
EC2M 7DT**

Standard Tariff and Charges

General Banking Services

1. Monthly Balance and Account Maintenance Charges

Personal Accounts: A monthly charge of GBP10, US\$20, EUR15 or other currency equivalent of GBP10 will be debited to each of your account(s).

2. Instant Savings Account* Minimum Balances

Depending on the account currency a minimum balance of GBP2,000, US\$4,000 or EUR3,000 is required to be maintained at all times.

3. High Interest 30, 60 & 90 Day Notice Account* Minimum Balances and Penalty Fees

Depending on the account currency a minimum balance of GBP5,000, US\$10,000 or EUR15,000 is required to be maintained at all times. The respective notice period of 30, 60 or 90 days should be given for all withdrawals so as not to incur a penalty fee. Withdrawals without giving the required notice period will incur a penalty 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.

*Interest rates are variable and are paid on a tiered balance basis. Details of current and historical rates are available on request; they are also posted on our website www.fbnbank.co.uk and in our banking hall.

4. Fixed Deposit Minimum Balance and Penalty Fees

Minimum balance for Fixed Deposit is GBP250,000 or currency equivalent. If access to funds is required prior to maturity date a penalty fee of 0.015% or higher, minimum GBP40 or currency equivalent, will be charged based on the amount of the Fixed Deposit. Early repayment of a Fixed Deposit is at the entire discretion of the Bank and may not be granted in certain circumstances.

5. Temporary overdrafts (includes temporary overdrafts created by debits against uncleared effects)

Temporary Overdraft Administration Fee	£20, US\$40 or EUR30**
Temporary Overdraft Interest rate	FBN Bank (UK) Ltd base rate*** +12% p.a.

**Any transaction that causes a temporary overdraft may be paid at the bank's discretion and the fee of £20, US\$40, EUR30 or currency equivalent as appropriate, charged. If the temporary overdraft increases any further during the month, another fee of £20, US\$40, EUR30 or currency equivalent as appropriate, each time the overdraft increases, will be charged. In all circumstance, the bank reserves the right to decide whether the payment is made or not. The bank will advise you if the payment is not made.

***Our base rate is the same as the U.K. base rate as determined by the Bank of England. Details of our current and historical base rates are available on request; they are also posted on our website www.fbnbank.co.uk and in our banking hall.

Fees charged are in addition to interest charged as mentioned above.

6. ATM Charges

Each withdrawal	Free
Replacement ATM card due to loss, theft etc	£20

7. Other Account Services - (Effective 1st July 2006)

Item received for debit to your account but returned due to insufficient funds	£50
Item received for debit to your account but returned due to irregularities	£15
Item received for debit to your account and paid against uncleared effects	£20
Returned cheque paid into your account GBP/US\$/EUR (other currencies charged at £20 or equivalent)	£20 US\$40 EUR30
Stopped cheque instruction	£10
GBP Bank draft issued	£20
US\$ Bank draft issued	US\$40
GBP cash withdrawals without notice over £10,000*	1.5% of sum withdrawn minimum £150
US\$ cash withdrawals* or cash paid in, irrespective of amount	1.5% of sum withdrawn/paid in
Cheques sent for collection, all currencies	£35 US\$70 EUR50
Standing Order per payment	£10

Payment GBP/EUR/US\$ (other currencies charged at £30 or currency equivalent)	£30 US\$50 EUR45
Statements: End of month statements are 'Free'. Statements at additional frequencies or duplicate statements are chargeable.	£5 per statement
Facsimile/Email instruction, FBN Bank (UK) Ltd calls to verify if requested by customer. (Facsimile/Email instruction only accepted if customer has completed FBN Bank (UK) Ltd's indemnity form).	£15 in addition to any transaction charge
Hold Mail Accounts (Account Statements only held, under no circumstances is any other correspondence held)	£100 p.a. or part thereof, charged in advance annually on 1 st November
Status enquiry	£30
Audit report	£50
Correspondent banks charges will be levied accordingly	Variable

* FBN Bank (UK) Ltd requires at least 24 hours notice for cash withdrawals over £10,000 or US\$10,000 and at least 48 hours notice for sums over £50,000 or US\$50,000.

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 banks 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, and also at any time that the customer asks.

DATE: May 2010